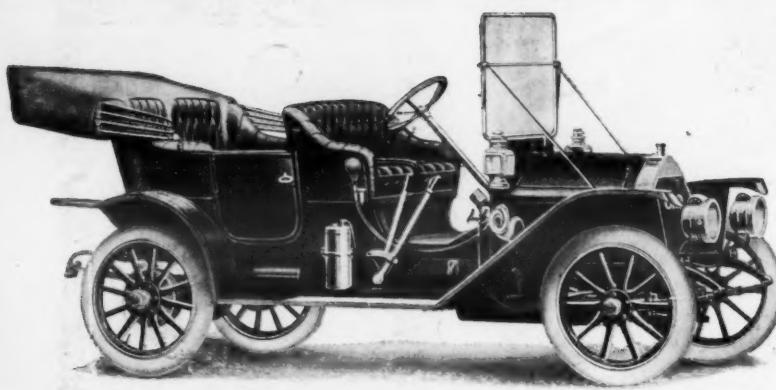


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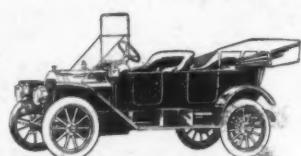
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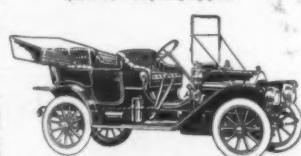
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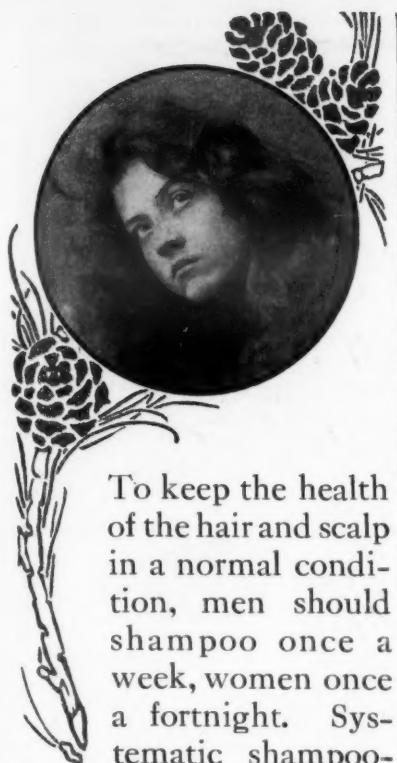
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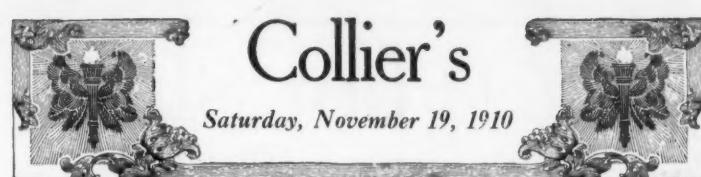
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VOLUME XLVI NUMBER 9

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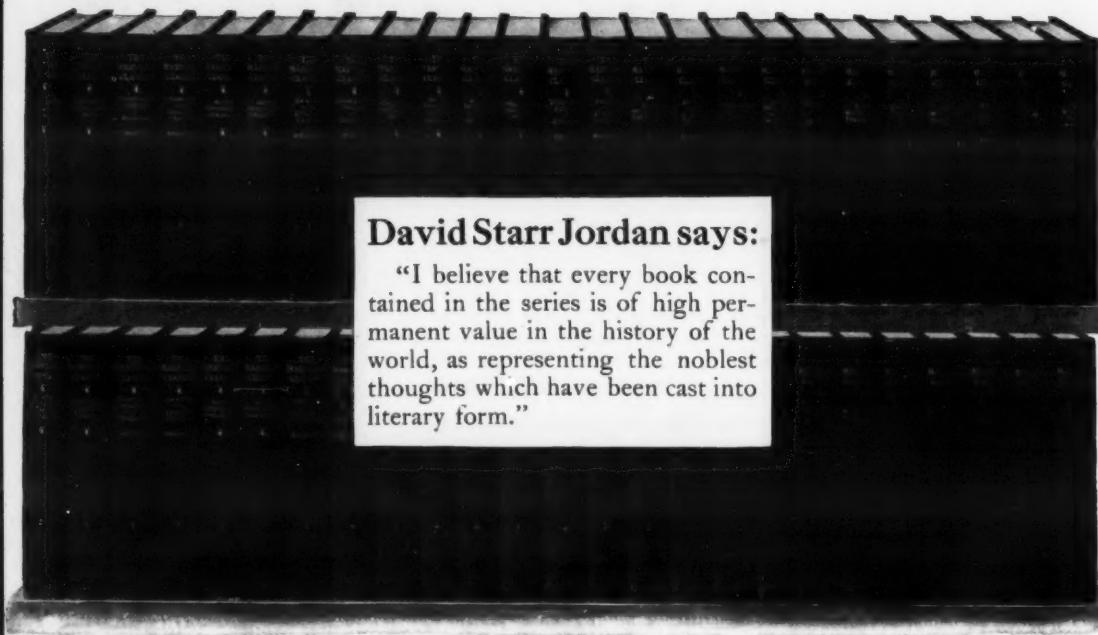
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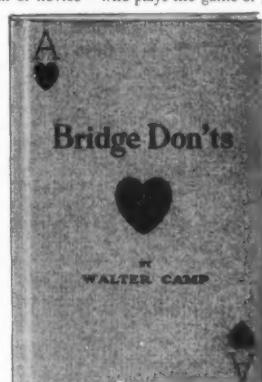
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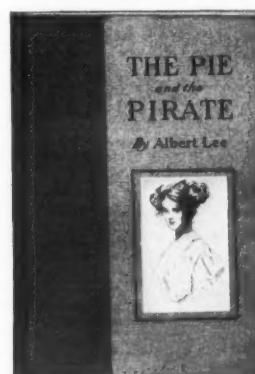
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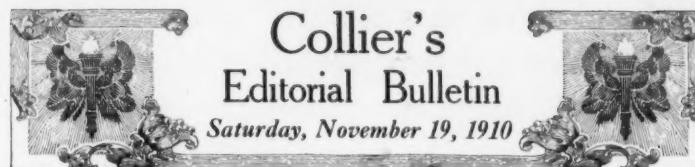
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IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S



Collier's Editorial Bulletin

Saturday, November 19, 1910

Next Week's Issue will be the Household and Fiction Number

For December

In addition to the regular editorial and photographic features it will contain:

The King of Animal Tamers, by Ralph Bergengren

A humorous and fantastic story, and

"Living In" in a Hotel, by Mary Alden Hopkins

A realistic and convincing human document

The Pirate and the Tiger

¶ That band of nine ferocious pirates, shaggy and sinful, who trod the deck of the *Tender Polly* in other stories by Ralph Bergengren, turns up once more in "The King of Animal Tamers." They came stalking into Lynn, Massachusetts, one pleasant day in 1830, while the community was mobilized at the circus. The red-handed crew itself in fact had come to town to see the show. :: :: :: :: :: :: :: ::

¶ "The circus was over, but the audience still waited a moment when the ominous word 'pirates' ran round the circle. The tent fell silent. . . . There was a general feeling that as long as pirates left you alone it was just as well to leave them alone; and as four of them swaggered from their seats the entire audience held its breath to avoid attracting their villainous attention." A Royal Bengal man-eating tiger, with whom Red Whisker is thrown into startling intimacy, has much to do with the events which follow. :: :: :: :: :: :: :: ::

Living with the Other Half

¶ A New York hotel, however fashionable in appearance and reputation, may have its shabby under side. Mary Alden Hopkins, who in a recent issue recounted a day with the workers "In Gunter's Steam Laundry," next week will describe the conditions in which twenty-four hotel laundry girls are forced to live. As they filed in for their evening meal, "pushed into the center of the table were plates heaped with remnants of food, sloppy saucers, cups half full of tea and coffee. Lurking amid this mess were the plates of butter, soup plates of granulated sugar, and saucers containing salt and pepper. The girls picked up soiled knives and scraped the potato parings and scattered scraps toward the center of the table. One girl wiped her place clean with a slice of fresh bread and then threw it under the table."

A New Prize Contest

"The School in Our Town"

First Prize \$100; Second Prize \$50; Third Prize \$25

¶ Since the close of "The Church in Our Town" contest many readers have asked that a "School in Our Town" contest be conducted on similar lines. Readers of Collier's will recall the extremely interesting and suggestive letters brought out by several contests in the past—"Life in Our Town," "The Saloon in Our Town," etc. On the general subject "The School in Our Town" contributions are now invited.

¶ There are innumerable aspects of this all-important question, and we shall leave it to our readers to choose that which interests them most. We hear of extravagance in the management of our public schools, of fads; a recent English visitor criticized our whole public-school system because (a strange and amusing point of view to most Americans, probably) it destroyed individuality and made Americans all alike. Americans, on the other hand, sometimes accuse exclusive private schools of tending to separate boys from their less fortunate fellows and the general trend of a democratic life.

¶ Some cities are making their school buildings "civic centers," places for meetings, lectures, and the like. Consider the problem of the parent who, preferring to have his boy live at home and have the stimulating experience of life in a public school, yet, to do so, must bring him up in a city like New York, where about the only place to play is the street. How about the military schools? Are they merely to tame overbumptious youths or do they offer a training and discipline much more generally valuable? One reader wanted to write about "The School Board in Our Town." None of the above suggestions—jotted down haphazard as they came—may suggest the point which most interests our readers.

¶ Manuscripts should be typewritten, if possible, and be in our office by January 1, 1911. Their length is not limited, but we would suggest that they be kept within two pages of typewritten manuscript, or in the neighborhood of five hundred words. Three prizes will be given: For the best letter \$100, for the second best \$50, and for the third best \$25. Such other letters as are printed will be paid for at our usual rates for such contributions. Contributors who wish their manuscripts returned should accompany them with stamps.

* * Nov. 19

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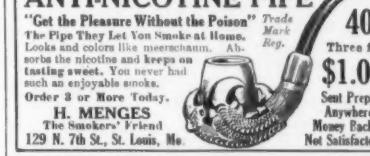
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—Parkersburg (W. Va.) *News*.

"*COLLIER'S WEEKLY*, in its current number, refers to the Vice-President of the United States in the most irreverent terms. It calls him 'Duffy's Malt-Whisky Sherman.' This, we have little doubt, is an unwarranted reflection upon Mr. Sherman, who, of course, takes his straight."

—Charlotte (N. C.) *News*.

"PROVIDENCE, R. I. —Some months ago, I subscribed to *COLLIER'S WEEKLY* because I presumed it to be a paper worthy of its pretenses as a 'National Weekly,' but your refusal to print something which stabs at rotten politics reveals either the utter lack of backbone or the pursuance of a policy which is, in reality, merely a veneer."

—JOHN HARMON.

"About the worst knock we could imagine against a man would be to tell strangers that he read and believed *COLLIER'S WEEKLY*."

—Bartlesville (Okla.) *Enterprise*.

"We have never given credence to the report that Sutherland had been seriously considered for a high position. The man is narrow, unsympathetic, egotistical, and filled with prejudices, and, as *COLLIER'S* says, he is a corporation tool. No one of that description could reach the Supreme Bench without the confidence of the American people in the Supreme Bench being outraged."

—Ogden (Utah) *Standard*.

"Mark Sullivan, the political writer for the insurgent *COLLIER'S WEEKLY*, says many things in his publication about Republicans and Republican politics that Democratic editors quote with considerable glee."

—Springfield (Ill.) *News*.

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—Huron (S. D.) *Huronite*.

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—Santa Fe (New Mex.) *Review*.

"SIOUX CITY, IOWA. —We in the West are with you from top to bottom in your fight against the Powers. I fear, however, that we are inclined to let you bear the brunt of the battle. Our turn to assist will be at the polls, and we will certainly do our share."

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"*COLLIER'S* is idiotic sometimes, and sometimes only funny."

—Paducah (Ky.) *Sun*.

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"We have long been a great admirer of *COLLIER'S WEEKLY*—and shall remain so."

—Shreveport (La.) *Journal*.

"*COLLIER'S WEEKLY* will probably resent the imputation that it is a near-organ of the exponent of new nationalism, but its recent course has placed it in the attitude of playing that rôle, whether inspired thereto or not."

—Fort Wayne (Texas) *Register*.

"The Pilgrim Association is an organization of publicity men—newspaper and magazine—who have taken up incidentally the betterment of the situation of their business in New York. This is merely part of the same movement, in which *COLLIER'S* is a leader, in establishing truth instead of lies as a basis of public advertising."

—Dramatic Mirror.

"The next thing we know, President Taft will be contributing poetry to *COLLIER'S*."

—Emporia (Kans.) *Gazette*.

"*COLLIER'S WEEKLY* continues to run the Government with a free and easy hand. President Taft is becoming a little weary,

but Colonel Roosevelt shows no signs of laziness, and it may be many moons before the ambitious New York publication gains complete control."

—Janesville (Wis.) *Gazette*.

"And now *COLLIER'S WEEKLY* has picked out the all-American baseball nine. Evidently it is *COLLIER'S* diabolical intention not to permit us the privilege of entertaining any doubt upon any question of any kind at all."

—Joplin (Mo.) *Globe*.

"What a great chance President Taft has to get even with *COLLIER'S WEEKLY* by appointing Ballinger to that Supreme Court justiceship!"

—Syracuse (N. Y.) *Herald*.

"Mr. Ballinger has not been heard from for two weeks. *COLLIER'S*, however, is shooting straight at the same old target and making bull's-eyes at frequent intervals."

—Bay City (Mich.) *Times*.

"Alaska is described in *COLLIER'S* as the nation's pot of gold. By all precedent, therefore, it should be turned over to the Morgan-Guggenheim syndicate, which is accustomed to handling large amounts of money. But here come Glavis and Pinchot, powerfully backed by Roosevelt, to insist that Alaska is the nation's property. They are upholding the outrageous principle that the great natural resources belong to the plain people. Anarchy! Socialism! Despotism! Treason! Roosevelt wants to be a czar!"

—Kansas City (Mo.) *Star*.

"What has become, by the way, of Ballinger's old-fashioned libel suit against *COLLIER'S* magazine?"

—Austin (Texas) *Tribune*.

"Mr. Ballinger didn't say that the recent train wreck, in which he was severely shaken, was the work of the editor of *COLLIER'S*, but probably if he were pressed on the subject he would manage to create that impression."

—The Denver (Colo.) *Republican*.

"This paper thinks well of *COLLIER'S NATIONAL WEEKLY*. It is astonishing what that paper has accomplished—for example, in the Ballinger business. It is a journal that takes itself seriously, and has a right to do so. It feels that it has a delicate mission to perform, and even those who are inclined to classify it among the muck-raking periodicals will have to admit that its achievements in that direction have been noteworthy."

—Asheville (N. C.) *Citizen*.

"If we should be selected for a Cabinet position by the President, we should regard it as very unfair to be asked to resign to please *COLLIER'S WEEKLY* and Gifford Pinchot. . . . *COLLIER'S WEEKLY*, to show its power, took up the fight for Pinchot."

—Atchison (Kans.) *Globe*.

"The appointment was a purely political one, and while the discrediting of Ballinger would not be a pleasant thing for the Taft Administration, his retirement would not be a personal failure of President Taft, and would be a gain for the Administration as a whole."

—Fresno (Cal.) *Republican*.

"It may be a difficult task for President Taft to dismiss a Cabinet officer, but from the outside point of view it ought to be decidedly harder to retain an officer who has so conspicuously demonstrated his unfitness."

—Utica (N. Y.) *Observer*.

"When Secretary Ballinger comes out into the open and shows the unfair and untruthful nature of *COLLIER'S* attack upon him, that magazine will reap the whirlwind which it has been sowing and will be stigmatized with the contempt it so richly deserves."

—Mountain Home (Idaho) *Maverick*.

"*COLLIER'S WEEKLY* must be abler than even it is credited if it has been able to libel Ballinger."

—Grass Valley (Cal.) *Union*.

"It becomes necessary that either Ballinger show that the charges in *COLLIER'S* are at least ninety-nine per cent false, or that the country be freed from the disgrace of having in a high office a man whom those who study the case must regard as a source of serious detriment to the national reputation and the ideals of our present Administration at Washington."

—Franklin (Pa.) *News*.

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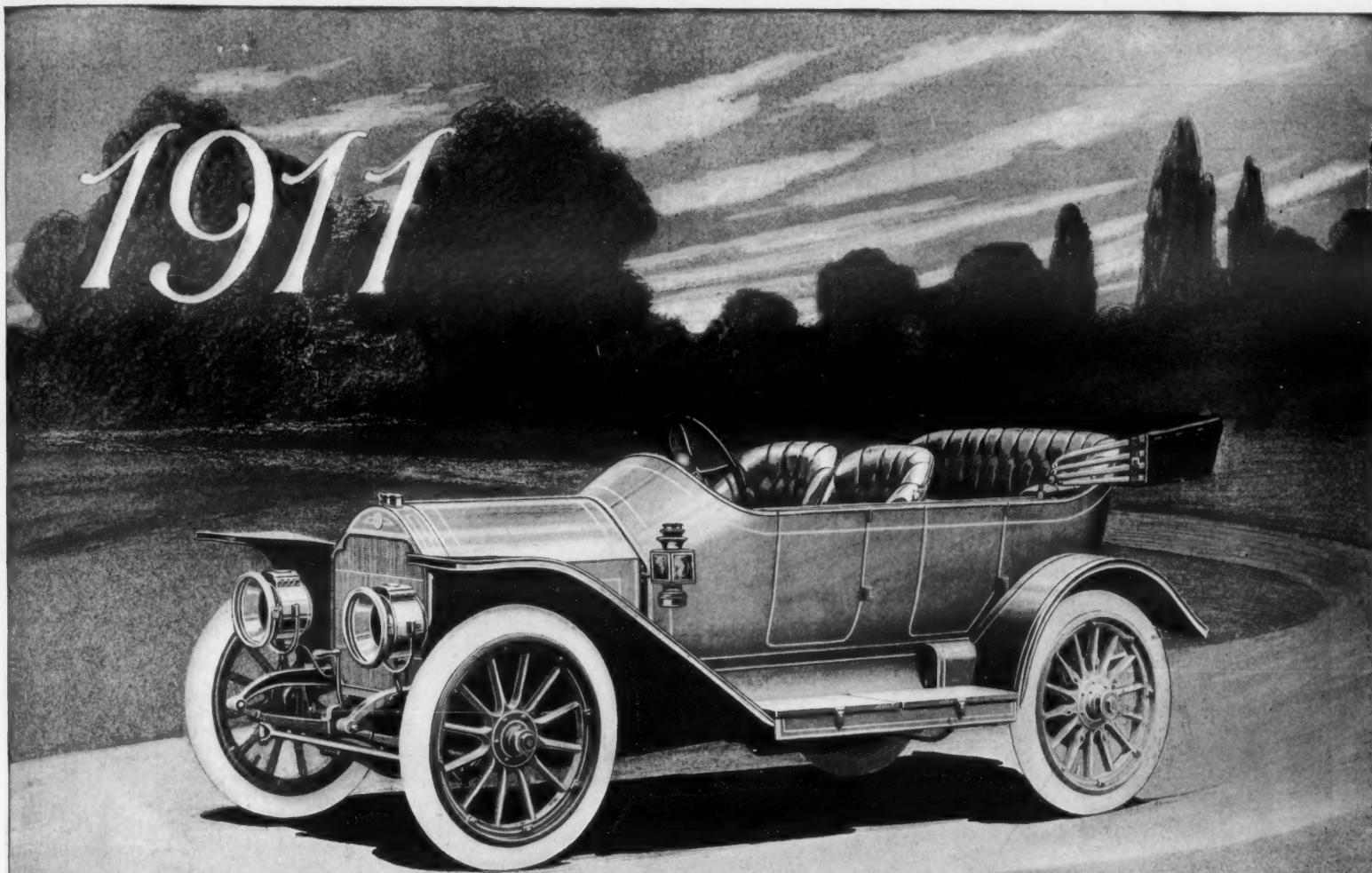
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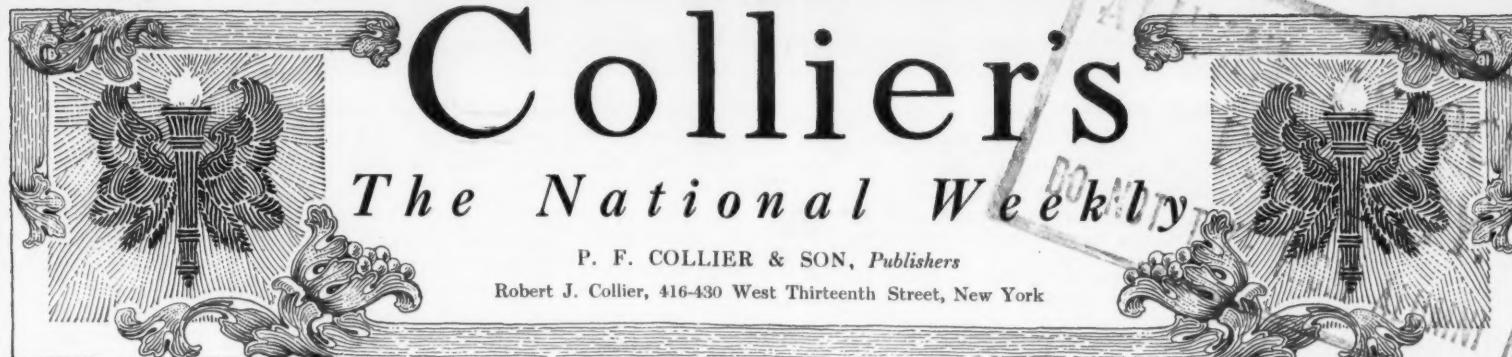
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A CHAPTER FROM THE BIBLE

DRAWN BY ALBERT STERNER



The Railroad Problem

CAPITAL IS ANXIOUS to go into railroad building, if it can do so with safety. This is the first consideration. If the investment is safe, only a reasonable return is required. The country needs more railroad facilities. Roads could be built in a great many directions to the profit of everybody. They would make man's labor more productive by bringing needed material to any locality, and by increasing the market for what is produced. Few things are so important as the working out of an adequate arrangement between the railroads, their employees, and the public. Last week we protested against the desire of the railroads to raise their rates, accepting as conclusive Mr. BRANDEIS's argument that such a step would put a premium on inefficiency, since it can be conclusively demonstrated that the roads average thirty per cent below a reasonable efficiency. The term reasonable is meant merely to cover what is easily possible with present knowledge and present labor conditions. It does not take into account gains to be made by inventions or by such a settlement of labor problems as will give us the advantages of union standards without the disadvantages of keying the work of first-class men down to the powers of their inferior associates. The thirty-per-cent gain that could thus readily be made requires merely taking advantage of the opportunities that lie open and are realized by leading economic engineers. A well-conducted road ought to be allowed to make more money than a poorly conducted one. The scheme by which this end should be brought about has not yet been worked out, but it should include principles similar to those which control the relation of the gas company to the city of Boston: the company being allowed to increase its dividends in proportion as it decreases its rates. It shares with the public the advantage which is constantly coming from new methods, and in this sharing the public takes the larger part.

Increase in efficiency is inevitable, and we are sure that it will not, at least in the long run, be opposed by the unions. HENRY GEORGE once spoke under the auspices of the Typographical Union in Boston. He discussed the excellent record of the union and its intelligence in dealing with questions of the day as they arose. He pointed out particularly their handling of the typesetting-machine question, which was at that time a modern instance, and added something about like this: "Unlike some others, the Boston union did not strike against the machine. That forbearance showed intelligence—not, perhaps, a very high degree of intelligence, but that degree which teaches a man not to buck against a locomotive."

Efficiency and Unionism

WHILE DISCUSSING industrial matters let us remember the preferential shop. This idea is now being tested in the shirtwaist industry in New York. Although it is not a favorable place to test it, because the union is not an intelligent one and the membership changes rapidly, the outlook, nevertheless, is good. Both unions and employers all over the country might well keep an eye on this experiment and reflect upon the principle involved. The employers under this arrangement are unable to escape from union standards. They can not employ non-union workers unless the unions fail to furnish suitable ones, and if they are forced to go outside they have to give union terms. The unions are under the obligation of offering work good enough to satisfy the reasonable demands of the employers. One of the incidental results of this scheme is that it makes it desirable without compulsion for all laborers to join the union. It is naturally a sore point that workers who stand none of the cost of keeping up the union should reap the benefit of the terms and conditions which unions have brought about. The preferential shop tends to eliminate some of the most serious complications in our industrial situation.

Are Democrats Devils?

SENATOR CUMMINS, speaking in Chicago shortly before the election, advised his hearers to vote for any Republican, however reactionary, against any Democrat, however enlightened. Has ROBERT M. LA FOLLETTE, in all of his career, ever said anything that could be put in a class with this? Senator LA FOLLETTE knows his principles and abides by them, and they are principles which are sound. Such thoroughgoing partizanship as the Iowan expressed does not fit the conditions of the present.

Nov. 19

Afterthoughts

"**I**" SAID JUDGE BEN LINDSEY of Colorado, helping in the California contest, "consider it the highest duty of a progressive Democrat to help with all his might to elect Insurgent Republicans wherever the Republican represents the cause of the people as against the cause of privilege." Judge LINDSEY, a Democrat, was speaking in favor of WILLIAM KENT, Republican Insurgent, against a Standpat Democrat. Senator BOURNE, speaking in his home State, advised the citizens of Oregon to vote for men on their principles and affiliations, not on their party labels, and this frankness will help the Senator when he comes up for re-election two years hence.

Differences

THOSE WHO BUNCH JIM JEFFRIES, the Chicago Cubs, and THEODORE ROOSEVELT omit important differences. JEFFRIES will never again come back, the Cubs may, and the Colonel, thank you, is at present feeling very fit.

Election Results

DISCRIMINATION IN VOTING is rare. Publics move in masses, as children take the chicken-pox. Wishing, justly, to rebuke the Republican statesmen who made tariffs in the offices of trusts, and who were barely kept from making railway laws on a plane as high, and whose idea of protecting the people's property was summed up in BALLINGER, they swept away many good men in the process of revolt. West of the Mississippi Insurgency has been strong enough to enable the party to make a good showing on the whole in the election. In the East, Insurgency is weak, and the party has received a blow which may possibly give it some intelligence. Those reactionaries who try to blame it on ROOSEVELT will have to do some explaining, not only about the tidal wave, but specifically about Ohio. ROOSEVELT did his best to stem a tide that was far too strong for him or any other private citizen. Nothing could have prevented it except a definite end in Washington of Aldrichism, Cannonism, Ballingerism, and other instances of money control. The Democrats were just as bad, but logic has still a minor rôle in politics, although people do waste a little time in actual reasoning in the West. Even in the East, in States like Michigan and New Hampshire, where the Republicans were genuinely Insurgent, the tidal wave was stopped. The defeat of BEVERIDGE, following the death of DOLLIVER, is hard, as the Insurgent element in the Senate will be weakened seriously.

Of course, some States must suffer in such a wave. The criminal tiger now rules in Albany, and New York State stands where Pennsylvania and Rhode Island were so long preeminent. That blow is severe, but it is rather local than national, as most of the blows in the election are. The public service corporations and the Fitzgerald machine will control the State of Massachusetts. Whether such losses are to be outweighed by the gain growing out of a rebuke to the Republican machines depends on the Democrats. May they show wiser, straighter, more liberal conduct in Washington than we personally expect. Will either party, by 1912, be honestly popular in its aims, and if so, which? Will the other party be controlled by a smug plutocracy? If the Democrats in Washington are to prove worthy of their victory, they must vote for Republican measures when they are right, and avoid such despicable alliances as the one in the last session between CANNON and his Tammany adherents.

The Label and the Man

VICTOR BERGER is a Socialist. We welcome him to Washington. HENRY GEORGE is an ardent Single-Taxer, like his father. We welcome him to Washington. Republican or Democrat, Socialist or Prohibitionist, we need men who have honesty, ability, and freedom from the choking domination of the predatory machines and the monopolistic wealth behind them.

Two of a Kind

WHEN THE NEWS reached the city of New York the rejoicing in the Republican Club was as open as that in Tammany Hall. WILLIAM BARNES, Jr., TIM WOODRUFF, and Duffy's-Malt-Whiskey SHERMAN deserve no less congratulation than CHARLES FRANCIS MURPHY and his charmingly assorted followers.

A Prison Paper

THOSE WHO THINK of all in prison as without real life or effort might well devote a little time to the "Mirror," "Edited and Published by the Inmates of Minnesota State Prison, Stillwater, Minnesota." Along with the information about its subscription price and date of publication runs the following:

"It aims to be a home newspaper; to encourage moral and intellectual improvement among the prisoners; to acquaint the outside public with the true status of the prisoner; to disseminate penological information and to aid in dispelling that prejudice which has ever been the bar sinister to a fallen man's self-redemption."

The contents of the paper range from sonnets to the humors of prison life. At once encouraging and pathetic is the exuberance often shown. The paper knows what is going on outside, and holds the scales of right and wrong:

"Said Old HUTCH the other day: 'I wired BALLINGER the other day I was open to engagement. I have had twenty-five years' experience in the whitewashing business.'"

Whatever stimulates hope and purpose in a prison points the better way.

More About the Navy

AS THE ISSUE which we have put forward on education in the navy has caused a good deal of discussion, and a number of conflicting points of view, it gives us pleasure to make public the following letter, written on the very day that Mr. TAFT took office:

"THE WHITE HOUSE, WASHINGTON, March 4, 1910.

"MY DEAR PRESIDENT VAN HISE:

"I understand that the Army and Navy Young Men's Christian Association desires the cooperation of the Correspondence Department of the University of Wisconsin in furnishing additional educational opportunities to our soldiers and sailors. The patriotic work of this organization, of which I have personal knowledge, means much to the personnel of the men in the army and navy.

"The excellent work of your university is now far-reaching in bringing education to the youth of the nation. Even greater would be this contribution were her adequate facilities placed at the disposal of these thousands of worthy young men enlisted in the service of our country.

"Knowing the need and opportunity, I want to commend this matter to your earnest attention. Very sincerely yours, (Signed) Wm. H. TAFT.

"DR. CHARLES VAN HISE, President, University of Wisconsin, Madison, Wisconsin."

It seems clear that in the United States of America, in the year 1910, no successful objection can be made to increasing the general value of the education which the ordinary man acquires while he is in the service of his country.

The School in Our Town

GENEROUS CONTRIBUTORS who continue to pour into our mail their views about the present condition of religion and the church—although it is now nearly six months since "The Church in Our Town" contest closed—these, and others, are invited to consider an announcement of a new contest which they will find in the Editorial Bulletin of this issue. Many requests for such a contest have been received, and contributions are now invited. Prizes of \$100, \$50, and \$25 will be given to the three best letters. The details will be found in the Bulletin.

Ohio Courts

JOHN M. SHEETS of Columbus, Ohio, protests against our editorial criticizing the action of the Supreme Court of Ohio in the case of JAMES F. GOODLOVE *vs.* The State. Mr. SHEETS was counsel for GOODLOVE. In the course of his letter he says:

"The statutes of Ohio provide that when the Supreme Court reverses a judgment of a lower court 'it shall proceed to render such judgment as the court below should have rendered.' Hence, when the Supreme Court held, as under the law it must hold, a verdict of acquittal, it had no other alternative than to reverse the judgment of the trial court and discharge the defendant; for the statute above quoted is imperative that when the Supreme Court reverses a judgment of the lower court it must render such judgment as the lower court should have rendered."

Mr. SHEETS fails to quote fully the provisions of the law of his own State. After the words which he does quote, occur these: "or remand the cause to that court for such judgment." The true rule of law in this regard is laid down by WHARTON in his "Criminal Pleading and Practice," paragraph 780, p. 548:

"Where the case is one on which no conviction can on any contingencies be sustained the appellate court will reverse absolutely and order the defendant to be discharged."

In MILLER *vs.* The People, 90 Illinois, p. 409, the Court ordered the prisoner "to be at once discharged" because "it is apparent from the record that no conviction can, upon any view of the case, be had on another trial." The omitted proof in the Goodlove case was so clearly an oversight which could have been corrected on another trial that we can not find any legitimate apology for the Court.

Yankees and the Budget

TWO AMERICANS have recently exercised a clear influence on the immediate destinies of England. One is the late HENRY GEORGE, the other is JOSEPH FELS. Much of the present land-valuation and land-tax agitation, which is the spear-head of the 1910 Budget, is due to

the gradual permeation of HENRY GEORGE's ideas on taxation of land. And some of the concentration and immediacy of that agitation is due to JOSEPH FELS. For some years Single Taxers have been sowing the seed through the kingdom. Such men as CROMPTON DAVIES and JOHN PAUL have been addressing small meetings in many places. Gradually the interest has increased, and permanent groups of converts and believers have been formed in certain communities. They have won over the Lord Advocate of Scotland, ALEXANDER URE, to the cause of a progressive tax on land. Large audiences have listened to him. Eighteen months ago JOSEPH FELS began to grow busy in England. FELS is a Philadelphia Jew who makes Fels-Naphtha. By it he has netted eight million dollars, much of which he believes he has stolen from the working people. He calls himself a "robber." He has two master passions in life—one is to free his own people from the age-long persecution by establishing a colony in some safe and fertile spot; the other is the crusade against poverty. Single tax is to him a religion, and he stands ready to pour out his fortune in establishing it. Seeing the growing radicalism of England, he spent his money freely on single-tax pamphlets, syndicate newspaper articles, news-bureau material, and lectures. When there was a rumor during the early summer of 1910 that the Cabinet might omit the land clauses from the Budget, FELS gave \$5,000 to pay for a "monster" demonstration in Hyde Park, the object of which was to impress on a wavering Cabinet the extent to which the people were awakened and aroused. So active and noisy has FELS been that JOHN BURNS, for instance, resents his intrusion into England, and believes that he has injured the Liberal cause by making the British think it is his American hand which has manipulated some of the recent social reform.

With John Burns

TN HIS YOUNGER DAYS JOHN BURNS had a fiery revolutionary temper. To-day, under the responsibilities of high office, he has laid aside his Socialism, and goes in for "next steps" and progressive social reform. "The ultimate vision is well enough," he says; "I want to get something done while I'm still alive." His years of residence in Battersea, a working man's section of London, have made the entire district cleaner and more prosperous. He has reduced the number of "public houses," obtained wise housing enactments, built good sidewalks, and installed white tiling in place of gloomy cement. His speech abounds in superlatives and overstatements. His mind omits qualifying considerations. He has been embittered by opposition, particularly by the distrust of some elements in the working classes and by the animosity of his old friends, the Socialists. He is honest and strong, and his life has radically altered one great district of the largest city in the world. In spite of a salary of \$25,000 a year, he lives as simply as a clerk. His workroom is piled to the ceiling on four sides with books on the Social Movement. Three other rooms are well filled with more general books, as STOW's "Miscellanies," a second edition of the Shakespeare folio, and unusual volumes on the historical side of London.

A trip through Battersea with him showed clean sidewalks, gutters, and streets, the library and municipal buildings on Lavender Hill, the four large swimming-pools, the wash-houses in the Battersea free baths, the eight-shillings-a-week neat two-story houses of the artisans, the two-family dwellings of the laboring men, and the more pretentious \$300-a-year houses of the clerks. There were wee gardens in front of some of the houses, and bits of ivy climbing up the outer walls. "Nothing in this long street," he said, "to be seen except a man coming to arrange a gas-meter, a grocer's delivery wagon, and a boy with a parcel. That is as it should be. It means the community is at work." Nearly every passer-by knew him—the "bobbies," the park attendants, the school-children, the storekeepers.

"How old are you, Daddy?" he said to a sad-faced veteran on a bench.

"Eighty-seven," replied the man, "and I've been a navvy, sir."

"What's ailing you?"

"The rheumatism."

"Good luck to you!" BURNS darted away and stopped another white-haired man, who said he was sixty-seven.

The next encounter was with a child who had a toy motor-car about eight inches long.

"I shall arrest you for hard and furious driving, son," said he.

A ten-year-old boy stood in ragged clothes, with dirty face and granulated eyelids.

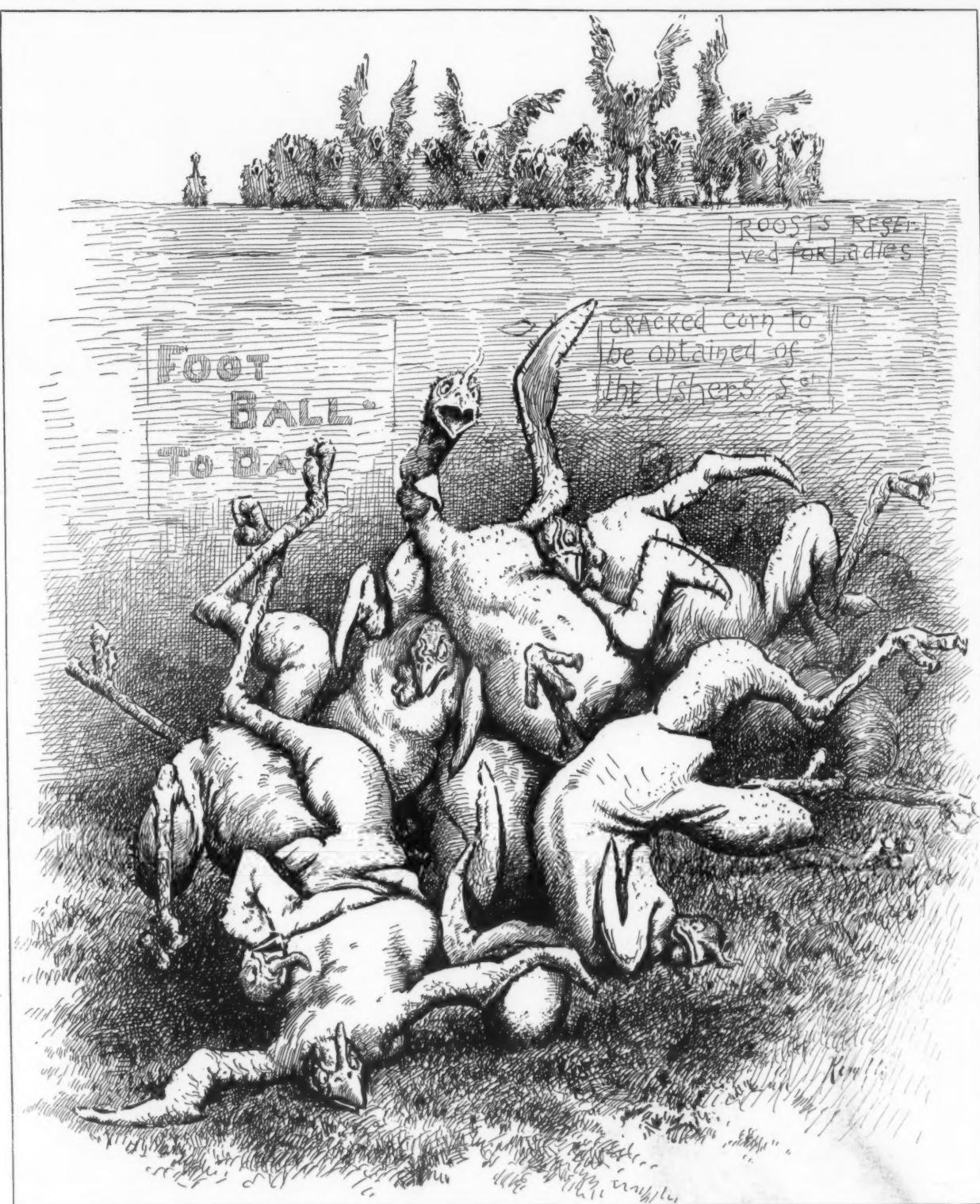
"Wash your face, lad," said BURNS. "If I find you in the park another morning with a dirty face, I'll shut you out. It will make your eyes better if you keep your face clean. Here's a copper. Now go and buy a cake of soap and wash your face. Don't you dare to spend it on sweets. Run along."

"A bit late with the sweeping this morning, Miss," he observed to a girl in a blue dress who was at work with a broom on her sidewalk.

"Of course Battersea Park is empty," he said. "The men at work, the children at school, the women busy—that's the way a community should look."

WHAT THE WORLD IS DOING

A PICTORIAL RECORD OF CURRENT EVENTS



THE THANKSGIVING GAME

A PICKED TEAM
DRAWN BY E.W.KEMBLE

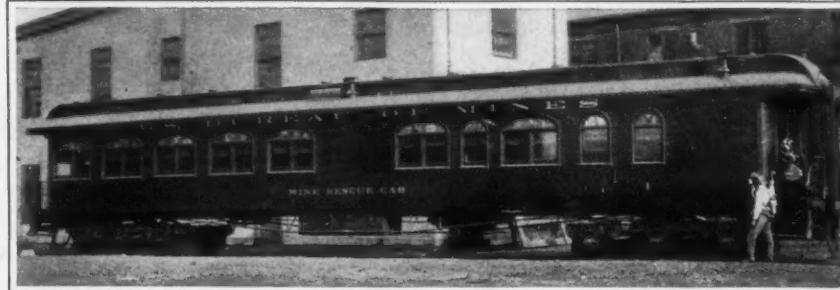
WHAT THE WORLD IS DOING



A detail of police guarding a train of express-wagons in New York City—the screens in front of motor-trucks protect the drivers from missiles

Express at a Standstill in New York

THE strike of express-wagon helpers, starting in Jersey City, N.J., spread to New York on October 27; and on the following day serious rioting occurred on Fifth Avenue. Approximately 5,000 were on strike and 2,500 police were placed on riot duty. On November 4 Mayor Gaynor, who had been attempting to bring about an arbitration, ruled that, according to municipal ordinance, no teamster could drive an express-wagon in New York without the regular city license—which was a serious handicap to the strike-breakers. The number of express packages tied up in New York City was estimated at 350,000



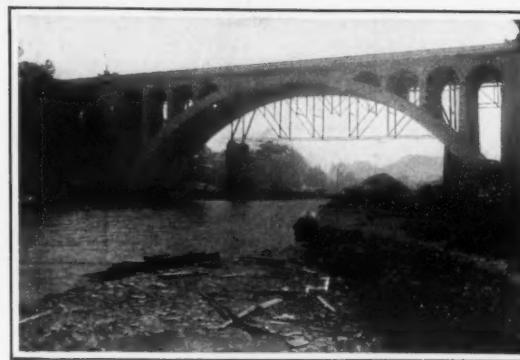
One of the new mine rescue cars which have been equipped by the Bureau of Mines

To Diminish Mining Disasters

A FIRE company on wheels, with whole States as its fire district, is the latest innovation of the Bureau of Mines. Six cars have been equipped for the purpose of rushing to mine disasters to rescue the entombed workmen, and for the further purpose of traveling from camp to camp and demonstrating rescue work. They are to be stationed at Pittsburgh, Pennsylvania; Urbana, Illinois; Rock Springs, Wyoming; Billings, Montana; Salt Lake City, Utah, and Knoxville, Tennessee, respectively. They are provided with all the necessary paraphernalia for the battling with flames and poisonous gases underground

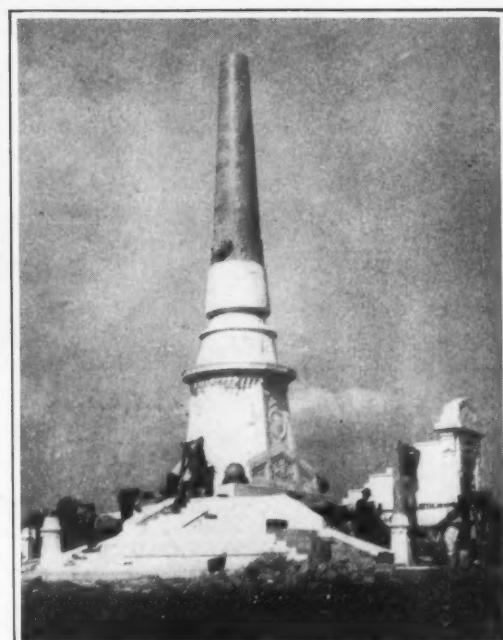


The Bismarck monument in Bismarck, Germany



A Masterpiece of Engineering

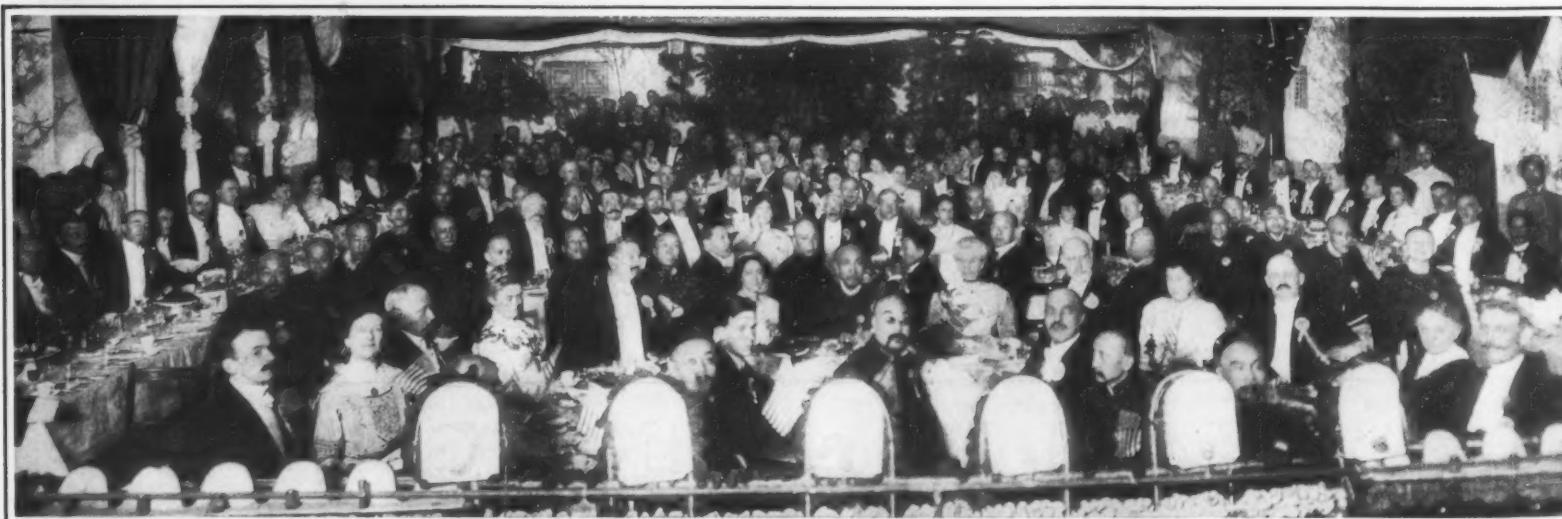
THE largest concrete arch in the world, a span of two hundred and eighty feet in length, rising one hundred and fifty feet above the water, has recently been completed in the bridge across the Rocky River at Lakewood, Ohio



The monument to the deliverance of Turkey, at Constantinople

Some Things They Do Better Abroad

IT is a custom in Germany to place in the town a statue of the man after whom the town is named. The memorial to Prince Bismarck in the city of that name, and the monument at Constantinople celebrating the success, last year, of the revolution in Turkey, show more originality and significance in design than the conventional type of soldiers' monument which is prevalent throughout the United States



Hands Across the Pacific—American Business Men as the Guests of China

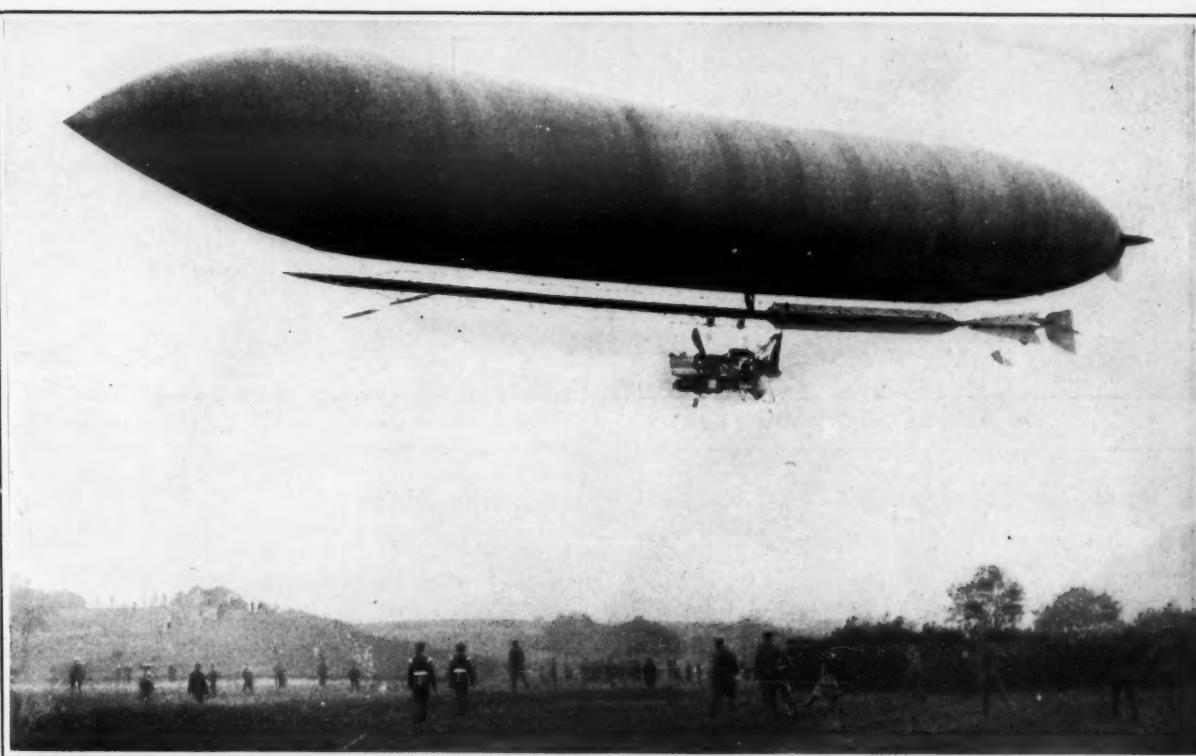
The banquet given at Shanghai, on September 17, by the Associated Chinese Chambers of Commerce, to the representatives of the American Chambers of Commerce from the cities of the Pacific Coast—a party of whom have been visiting the principal cities of China as the guests of the Chinese merchants and financiers

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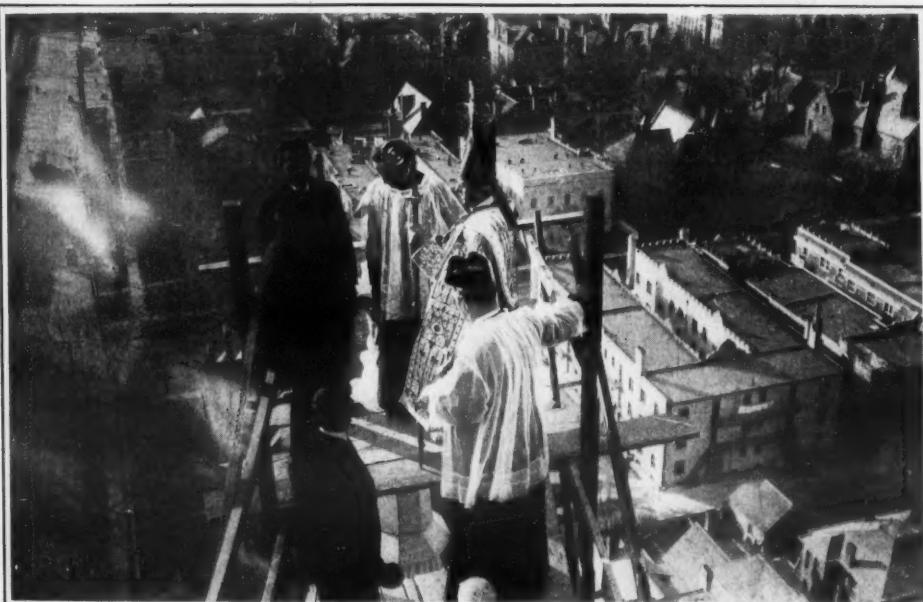
A RECORD OF CURRENT EVENTS

The Seventh Channel Flight

THE latest Lebaudy airship, built for the "Morning Post" National Airship Fund, is the seventh aircraft which within a year and a half has crossed the English Channel. The 200 miles from Moisson to Aldershot were covered October 27 in 5 hours and 28 minutes, or at an average of 36½ miles an hour. The Clement-Bayard II, which made the flight on October 16, flew the 246 miles from Compiegne to Wormwood Scrubs in six hours at an average speed of 41 miles an hour. The Lebaudy ship carried a crew of eight men. The journey across the sea was made in two hours at a height of between 1,500 and 2,000 feet. The airship passed over the English coast at Rottingdean, east of Brighton, proceeding to the Government balloon garage at Aldershot. The Lebaudy airship is of the semi-rigid type—its gas envelope is strengthened by a keel of light girders. The car, with the motors and propellers, is suspended from this keel. The envelope is 337 feet 10 inches long, against 249 feet 4 inches for the Clement-Bayard. Its diameter is 39 feet 5½ inches, against the Clement-Bayard's 43 feet 3½ inches. Each carries two motors, those of the Lebaudy being 135 horse-power, and those of the Clement-Bayard 120 horse-power. Each vessel has a passenger capacity of 20. The Lebaudy is raised and lowered by means of horizontal planes, placed amidships beneath the envelope. Tail-fin attachments give greater stability. Sufficient fuel can be carried for a journey of 14 hours



The new Lebaudy dirigible balloon which crossed the English Channel, October 27



Bishop Matz placing the capstone on one of the cathedral towers



The cathedral towers during the ceremony

Capping a Cathedral Tower

TWO hundred and thirty-five feet above the ground, Bishop N. C. Matz laid the last stone to complete the west spire of the Cathedral of the Immaculate Conception, Denver, November 1. Father Hugh L. McMenamin on a later day laid the last stone upon the east spire. Bishop Matz's party went up the scaffolding on an elevator, but it was necessary to climb the final thirty feet by means of a crude ladder. After placing the stone in place, the bishop went through the ceremony of blessing the tower. The streets, porches, and house tops of the city in the neighborhood were crowded with people watching the ceremony. The interior of the church will probably not be finished before Easter Sunday, when it is planned to sing the first Mass there; but Bishop Matz and Father McMenamin wished to complete the stone work with their own hands. The party which ascended the higher tower besides Bishop Matz consisted of Fathers P. A. Phillips, Hugh R. McMenamin, John A. Belzer, and Will Neenan, all of whom assisted in the ceremony. A group of newspaper men and photographers with several other spectators accompanied the prelates. None of the latter seemed to be in the least disturbed at their precarious station, and performed the rites with deliberation and coolness. One photographer climbed still further up above the heads of those on the platform. The towers are the tallest structures in the Rocky Mountain region

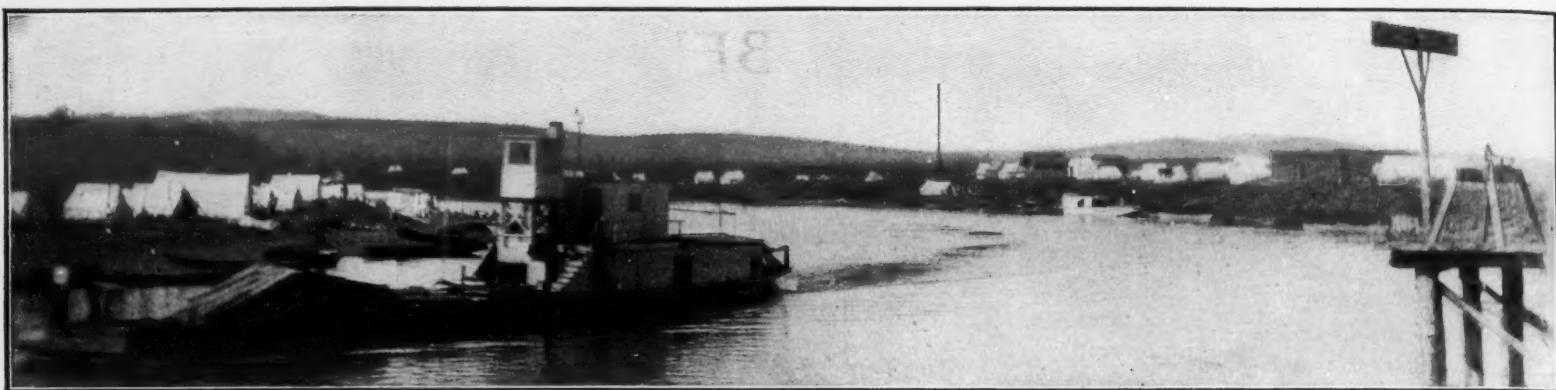
PAULINE WAYNE III, the Holstein cow presented to President Taft by Senator Isaac Stephenson, arrived at the White House stables from Kenosha, Wisconsin, on November 3. Her first day before taking up her duties was largely spent in posing for the camera men. She weighs 1,500 pounds and yields twelve gallons of milk a day



The First Cow of the Land

THE centennial celebration of the incorporation of Washington, Pennsylvania, took place the first week in October. The town received its name, however, as early as 1781, and was the first of all the Washingtons—of which there are twenty-nine in the different States besides the national capital—thus to honor George Washington

WHAT THE WORLD IS DOING



Along the river front, showing the scattered tent community on both shores—approximately four thousand people are now in the district



First Avenue, Iditarod—Lumber sells for \$175 a thousand

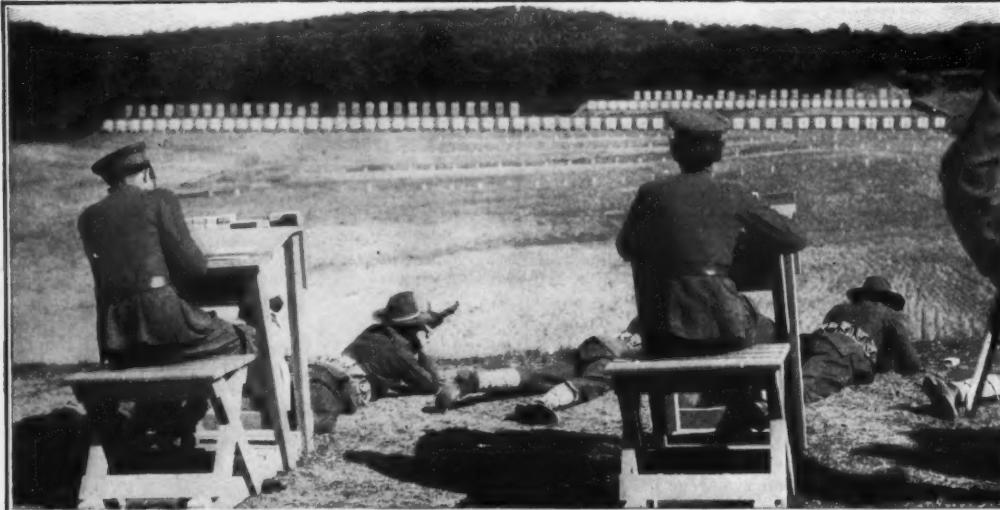


The windings of Iditarod River, running out of the hills

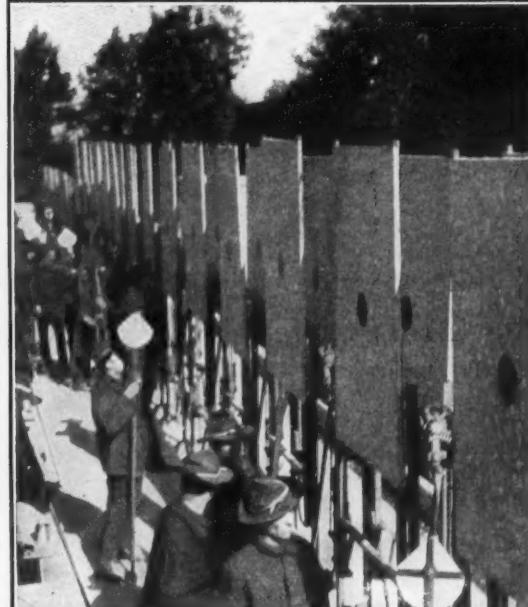
The Iditarod—Alaska's Latest Gold Camp
It is estimated that the Iditarod has yielded at least \$850,000 of virgin gold in its first season, a record which is fully equal to that of the Klondike, Nome, or the Tanana



Willow Street—Another business thoroughfare



Firing from the prone position at 300 yards—the Seventh Regiment on the Blauvelt Range



The targets and the mechanism by which they are worked



Officers at revolver practise—Colonel Daniel Appleton firing



Firing from the shoulder at the 200-yard targets

The New Target-Range for the New York National Guard

A quarter of a million dollars is being expended on the new target-ranges which are being constructed at Blauvelt. The 200-yard and 300-yard targets were completed in October, enabling the regiments to qualify marksmen for 1910. 600 and 1,000 yard ranges are also being built for sharpshooters, experts, and distinguished experts

WHERE IGNORANCE WAS BLISS

BY CHARLES BELMONT DAVIS



"Get a glass," shouted Rosia

NY one who has spent a summer at Lakehurst, down in Jersey, knows all about the Wood Road. It diverges from the State road just a mile to the north of the town, curves its way for five miles through the pine forest, and then debouches on the modern oil-soaked highway that

leads to Ocean View and the other seaside resorts. It is a pretty, shaded little road, so deep in sand as to be wholly impossible for automobiles, and yet quite practicable for a light runabout and a good stocky horse. The summer residents of Lakehurst use it a great deal, especially hatless young men in flannels and young girls with duck skirts, filmy shirt-waists, and very broad straw hats with large bows of delicately tinted ribbons. It is a most sentimental five-mile bower, with its canopy of green and its floor of white sand and bronzed pine needles, and it seems especially adapted to the expression of youth's most intimate and personal thoughts.

Half-way of its length, and on the north side, there is a barely perceptible thinning of the trees and the almost obliterated ruts of wagon-tracks leading into the densest part of the pine woods. "I wonder where that leads to," the young man in flannels always remarks to his fair companion; but a large stump directly between the wagon ruts and the general unevenness of the ground invariably discourages even the most adventurous. As a matter of fact, if the young man should decide to risk his neck as well as that of his companion and the springs of the runabout, he would reach, after a most tortuous and treacherous drive of three miles, the twin homes of Messrs. Hiram Sprogs and Rosia Vannote. It must be understood at the outset that Hiram and Rosia were true philosophers rather than the children of destiny, and had by choice, and not according to the will of fate, adopted their present rôles of brother hermits of the dense pine forest. Neither could be called exactly a city man, and yet both had been born and reared in Ocean View, al-

though at a time long before the town had reached its present eminence as a seaside resort. They had trolled the Manasquan for bluefish, "gone crabbing" for Jake Curtis's boarding-house, had done their share of gathering cranberries in the fall, and with that frugality common to the native Jerseyman had put by the greater portion of their earnings for a rainy day. To the best of their belief this important event arrived about the time when they had both just passed the age of forty, and their joints were already too rheumatic to consider continuing their damp and none too lucrative careers as crabmen. At one time they contemplated visiting Trenton or New York before their permanent retirement from the world, but as they were assured by a fellow townsman who had visited both these centers that such a trip would be attended with a good deal of expense, they gave up the idea as an unnecessary luxury. Indeed, they eventually became convinced that the embryo thought had unquestionably been inspired by the devil himself.

The ten acres in the fastness of the pine woods where they had elected to spend the remainder of their lives had appealed to them solely on account of the price. Exactly what this price was had never been stated by either of the parties to the deal, but it must have been very low, as it was perfectly evident to any one that cheapness was the only virtue which could possibly be attributed to this particular ten acres of sand and sage-brush. It was sterile, unwatered, mosquito-ridden, hot as Tophet in summer, cold and cheerless in winter, and overrun with all kinds of bugs and insects the whole year round.

UNDISCOURAGED, however, by the advice and entreaties of their friends, Hiram and Rosia built their modest shacks as far apart from each other as the ten acres would permit, and then made their "clearing" for the little truck gardens, where they proceeded to grow just enough corn and sweet potatoes, pumpkins and cabbages to keep them from starvation. They also maintained on terms of mutual equality a barn, half a dozen chickens, and a very old and decrepit mare, to which its previous owner had given the somewhat snappy and now most inappropriate name of Floss. This pet of the two her-

mits, notwithstanding a frequent elimination of oats from its daily diet, was treated with much consideration, and was allowed to roam at will over the ten acres of sand and stubble. During the spring planting season Floss was forced for a few hours each day to pull a rusty plow between innumerable charred stumps, and at long intervals was hitched up and driven with great care to Prager's general store at Lakehurst. These efforts constituted the mare's only labors, and for the rest of the time she was as care-free as her owners. Snowbound in winter, enveloped by mosquitoes and insects in summer, Hiram and Rosia continued to live unmolested by the natives or the city folk, and remained in placid content on what it pleased them to call their farm. With each succeeding year their interest in the outside world, which included all the territory lying between Lakehurst and Ocean View, dwindled into no interest at all, their beards grew to abnormal lengths, and their bronzed skin turned a brown as deep as their own pine needles and as tough as shoe leather. When the twin shacks were first built, each had hid his fortune in a broken teapot at a spot not known even to his neighbor, and both continued to eliminate anything that in the slightest degree suggested violent action or unnecessary movement of any kind whatever.

VISITS of a purely social nature between the two became less and less frequent, but occasionally, after they had finished their frugal suppers in their respective cabins, one of the ex-crabmen would stroll over to his neighbor's and share the soap-box which answered for a front doorstep. Although slow in starting, the conversation invariably led to an extended argument as to which particular spot on the ten acres would be the most likely place for a local graveyard. Rosia would drag his claw-like fingers through his long knotted beard and suggest that for his final resting-place he was disposed toward the most distant corner of the plot under the gnarled pine; and Hiram, having chewed for a considerable period on his cut plug, would contend that the little hump of ground just beyond the pig-stye was the most conspicuous and hence the more appropriate spot. It seemed to be one of the rules of the forum that no definite agreement should ever be reached, which was really fortunate, as this indecision left an excuse for further conversation at the next visit.

It was one of those rare occasions when Hiram and Rosia had decided to drive Floss to Prager's store at Lakehurst and buy some badly needed flour and canned goods. The date was August the twenty-second, blistering hot, and for many reasons a day destined to live long, not only in the history of Lakehurst, but of the whole country. Although not usually regarded as a good show town, "Boswell's Biggest and Best Circus and Munificent and Magnificent Menagerie" was, nevertheless, to give an afternoon and evening performance at the summer resort, and the flaring posters had gathered crowds of natives as well as many of the summer boarders from all of the surrounding country. As a matter of fact, the circus was not a very big or important circus, and was distinctively of the old-time, one-ring variety. The munificent menagerie consisted of one fox, one jackal, one zebra, a cage of boa-constrictors, and two very old, mangy, and almost toothless lions. However, the official program of the circus spoke most encouragingly of the latter: "Two performances a day in their golden cage, under the able direction of Mademoiselle Vinie Vignetti, the imperious mistress of the most savage kings of the jungle—Hero and Jupiter—the man-hating, man-eating lions."

A fairer day for a circus was never seen; the Jerseyites from the nearby farms, the boarders from all of the hotels, even the nursery maids with their tiny charges had spent the entire morning about the great white tents. Every one lunched early, and promptly at one o'clock the crowd flocked into the side-show, and half an hour later had surged into the menagerie tent, and many rows deep had surrounded the gilt and scarlet cage of Hero and Jupiter. In an awful silence, occasionally interrupted by a sharp





Hiram dropped to the ground and proceeded on his hands and knees toward the kings of the forest

cry of fear, the children and many grown-ups watched the man-eating lions pacing noiselessly to and fro. Every now and again the kings of the jungle licked their jaws and cast furtive, angry glances at Mademoiselle Vignetti, who, dressed in a black velvet suit and high patent leather boots, sat idly on the steps of the cage. At frequent intervals she snapped her whip against the bars, and this nonchalant act never failed to make the lions utter deep and ominous roars.

All of this, of course, was but a preliminary appetizer to the show in the big tent, which began promptly on time, and progressed for at least half its length with the most evident signs of satisfaction and delight from the entire audience. A lady performer in a riding-habit had just concluded a most intricate and difficult high-school act, and the roars of Mademoiselle Vignetti's lions could easily be heard on their way from the menagerie tent to the main arena, when Boswell, the manager of the show, his long hair flying and waving his high silk hat, ran into the center of the ring. Evidently some terrible catastrophe, always possible and usually devoutly hoped for in even the best of circuses, had occurred, and the big audience sat motionless and absolutely breathless. "Ladies and gentlemen," the manager shouted, impressively, "there is no immediate danger, but the store next to the menagerie is in flames, and I think that the performance had best be postponed. Therefore you had all better leave the tent for the present. On account of the little children, I beg you not to push or crowd. There is plenty of time if you will only leave quietly and in order. There is no danger, don't forget that, no danger whatever to anybody."

SO SINCERELY was the audience impressed with Boswell's manner and the good sense of his speech that it rose quietly and started to climb hurriedly, but in good order, over the flights of blue wooden benches. "No danger," shouted the showman, "no danger to anybody," and at this very moment a large man-eating lion came bounding through the entrance to the menagerie tent. For just one fraction of a second the king of the jungle stopped and stared wild-eyed at the flying crowds, and then, evidently attracted by the assuring shouts of Boswell, gave one long awful roar of rage, and in great leaps and bounds started after the manager. The showman, his coat-tails and long hair standing straight out behind, and still waving his silk hat, hit and parted the now thoroughly terrified crowd, as the steel prow of a motor-boat cuts smooth water. When last seen he had in some inconceivable manner pushed his rotund frame through a narrow opening between the upper rows of benches, and as he fell to the ground far below his voice could still be heard above the shouts of the crowd: "No danger, no danger to anybody."

It was learned afterward—indeed, it was some time afterward—that the lions had first heard the roar and crackling of the flames of the burning building at the exact moment when they were being transferred from the small traveling cage to the larger one in which they were about to give their ring performance. In their terror at the scent of fire, they dashed against the bars with such violence

that for one brief moment the cages were separated, but that was quite long enough, and the enraged animals had sprung through the open door and were as free as if they had been in their native jungle. Just how the escape was made was of no particular interest to the good people of Lakehurst and the strangers within her gates. The fact that two man-eating lions were at liberty in their quiet little town was quite sufficient for the immediate present, and in an incredibly short space of time every man, woman, and child in the entire village was trembling behind locked doors.

IT WAS about a quarter of an hour after the lions had made good their escape when Floss, hauling Rosia and Hiram in an old top-buggy, ambled slowly into town. The sight that greeted them was the charred timbers and the glowing embers of all that was left of Prager's general store, the white walls and the gaily colored streamers of a circus tent, and what to all appearances was an entirely deserted village. With extreme caution Rosia drove Floss as near as he could with safety to the glowing remnants of the store.

Hiram patted his long red beard to see that it was not really ablaze and slowly shook his head. "Where do you reckon are the folks?" he whispered.

Rosia stared wide-eyed up the pretty little street with its rows of villas, every door and shutter closed as tight as if sealed by wax. "I don't 'xactly know," he said, "but it looks awful bad to me. You know, Hiram, there's nothing like a fire or a circus to bring out a crowd, and here we got the two on them at once, close together as peas in a pod and not a pesky soul about. I calcalate it be an epidemic."

"Epi-what?" asked Hiram.

"Epidemic, pestilence, scourge of sickness. Let's hike."

Without further words Rosia started to turn Floss's head toward home, and as he did so the mare's hoof struck against a heavy box, which had evidently been carried from the burning building and beyond the fire zone before the lions' escape had rendered the further rescue of Prager's merchandise inadvisable. Hiram slowly let himself down to the ground, and read the burned lettering on the box. "Champagne," he whispered laconically.

"Liquor," said Rosia. "Can you get it in the back of the rig or shall we put it in front?" Without further words Hiram lifted the heavy case, and, having successfully deposited it in the rear of the buggy, climbed back into his seat.

"Pity it warn't a sack of flour, or some canned goods," he said, and gazed regretfully at the blackened wreckage. "I reckon it's too hot to prod about in those embers."

ROSIA gave Floss a quick spank with the reins and once more jerked her head in the direction of home. "You bet it's too hot," he murmured, "and anyhow I be afraid of the pestilence. Get up, Floss."

With occasional furtive glances to the back of the buggy to assure themselves that their prize was still safe, the two ex-crabmen drearily continued to coax Floss home through the heavy sand and under the scorching skies. Both were deep in thought,

and save for the groaning and creaking of the aged buggy and the labored breathing of the mare there was absolute silence. Owing to the extreme heat of the afternoon and the added burden of the case of champagne, their progress was very slow, and the day was well spent before they reached the farm.

"Of course," said Rosia, as they unhitched Floss, preparatory to giving her a few oats and then letting her drift out among the stubble for her real supper—"of course, the liquor isourn all right."

Hiram nodded his assent. "Where'll we hide it?" he asked.

Rosia cut off a piece of tobacco and rolled it luxuriously about with his tongue. Captain Kidd and his first lieutenant never regarded the hiding of a treasure chest with a more dignified solemnity.

Having the greater initiative, and being the natural born leader of the two, Rosia made the final decision. "I guess we'd better tote it over to my shack and then you come over late and we can open up."

IT WAS a warm, clear night, and a round silver moon and many stars shone down on the clearing of pine needles and blackened stumps when Hiram strolled over to Rosia's shack for the party. The two hermits at once retired inside, and there, with the help of a rusty hatchet, they finally pried off the steel bands and the lid of the case. With great care Rosia extracted a bottle, and, having removed the straw covering, held it up in the candle light to the admiring gaze of Hiram.

"Feel of it," he suggested, and magnanimously put the bottle into his neighbor's hands.

"It's fat, ain't it?" said Hiram, "and powerful heavy. You ain't never tasted any on it, have you?"

Rosia nodded his head lugubriously, and, taking back the bottle, regarded the wire wrappings about the cork with great solicitude. "No, I ain't tasted it 'xactly, but I often heard Budd Wilson tell about it. He tasted of it once when he was to Trenton. Said it didn't bite like whisky, and yet was harder 'an beer."

Hiram was becoming painfully conscious of his lack of worldly knowledge. "I rekelet," he said, "a bottle of the pesky stuff Frank Lawson had set up in the window of his bar. It was all shop-worn and fly-specked, and I allways suspicioned the bottle was empty—nothin' in it at all."

"Mebbe," said Rosia. "It's terrible dear stuff."

"How much?" asked Hiram.

"Oh, a dollar."

Hiram's lips were pressed into a hard, straight line. "A dollar a bottle?"

Rosia drew a large knife from his pocket and cautiously inserted the blade between the wire and the cork. "Sure, dollar a bottle," he said, and gave the knife a sharp, hard twist that parted the wire. There was just a moment's hesitation on the part of the cork, and then with a tremendous pop it shot from the neck with the speed of a shell from a six-inch gun, flew straight at Hiram, and with a loud whizzing sound buried itself deep in his long red beard.

"Get a glass," shouted Rosia, holding the bottle before him while the champagne roared out of the neck in a steady stream of foam. Still somewhat stunned from the blow of the cork, Hiram staggered

(Continued on page 26)



FROM PUMPKIN TO PUMPKIN

Some occurrences of the past year for which we may or may not be duly thankful

DRAWN BY F. T. RICHARDS



COLLIER'S

SAMPLING THE
COAL
DRAWN BY CLARA ELSENE PECK

COLLIER'S

AUMM ASSOCIATION

NI ROOM



G THE CIDER
A ELSENE PECK AND J. L. S. WILLIAMS



EL DORADO

BY BLISS CARMAN

THIS is the story
Of Santo Domingo,
The first established
Permanent city
Built in the New World.

MIGUEL DIAS,
A Spanish sailor
In the fleet of Columbus,
Fought with a captain,
Wounded him, then in fear
Fled from his punishment.

RANGING the wilds, he came
On a secluded
Indian village
Of the peace-loving
Comely Caguas.
There he found shelter,
Food, fire, and hiding,—
Welcome unstinted.

OVER this tribe ruled—
No cunning chieftain
Grown gray in world-craft,
But a young, soft-eyed
Girl, tender-hearted,
Loving, and regal
Only in beauty,
With no suspicion
Of the perfidious,
Merciless gold-lust
Of the white sea-wolves,—
Roving, rapacious,
Conquerors, + destroyers.
Strongly the stranger
Wooed, with his foreign
Manners, his Latin
Fervor and graces;
Beat down her gentle,
Unreserved strangeness;
Made himself consort
Of a young queen, all
Loveliness, ardor,
And generous devotion.
Her world she gave him,
Nothing denied him,
All, all for love's sake
Poured out before him,—
Lived but to pleasure
And worship her lover.

SUCH is the way
Of free-hearted women,
Radiant beings
Who carry God's secret;
All their seraphic,
Unworldly wisdom
Spent without fearing
Or calculation
For the enrichment
Of—whom, what, and wherefore?

ASK why the sun shines
And is not measured,
Ask why the rain falls
Eon by Eon,
Ask why the wind comes
Making the strong trees
Blossom in springtime,
Forever unweared!
Whoever earned these gifts,
Air, sun, and water?

Whoever earned his share
In that unfathomed
Full benediction,
Passing the old earth's
Cunningest knowledge,
Greater than all
The ambition of ages,
Light as a thistle-seed,
Strong as a tide-run,
Vast and mysterious
As the night sky,—
The love of woman?

NOT long did Miguel
Dias abide content
With his good fortune.
Back to his voyaging
Turned his desire,
Restless once more to rove
With boon companions,
Filled with the covetous
Thirst for adventure,—
The white man's folly.

NOT long the Spaniards
Stood on that bidding.
Gold was their madness,

THEN poor Zamcaca,
In consternation,
Lest she lack merit
Worthy to tether
His wayward fancy,
Knowing no way but love,
Guileless and sedulous
Only to gladden,
Quick and sweet-souled
As another madonna,
Gave him the secret
Of her realm's treasure,—
Raw gold unweighed,
Stored wealth unimagined;
Decked him with trappings
Of that yellow peril;
And bade him go
Bring his comrades to settle
In her dominion.

NOT long the Spaniards
Stood on that bidding.
Gold was their madness,

Their Siren and Pandar.
Trooping they followed
Their friend the explorer,
Greed-fevered ravagers
Of all things goodly,
Hot-foot to plunder
The land of his love-dream.
They swooped on that country,
Founded their city,
Made Miguel Dias
Its first Alcalde,—
Flattered and fooled him,
Loud in false praises
For the great wealth he had
By his love's bounty.

THEN the old story,
Older than Adam,—
Treachery, rapine,
Ingratitude, bloodshed,
Wrought by the strong man
On unsuspecting
And gentler brothers.
The rabid Spaniard,
Christian and ruthless,
(Like any modern
Magnate of Mammon),
Harried that fearless
Light-hearted, trustful folk
Under his booted heel.

TEARS (ah, a woman's tears,—
The grief of angels,—)
Fell from Zamcaca,
Sorrowing, hopeless,
Alone, for her people.

SICK from injustice,
Distraught and disheartened,
Tortured by sight and sound
Of wrong and ruin,
When the kind, silent,
Tropical moonlight
Lay on the city,
In the dead hour
When the soul trembles
Within the portals
Of its own province,
While far away seem
All deeds of daytime,
She rose and wondered;
Gazed on the sleeping
Face of her loved one,
Alien and cruel;
Kissed her strange children,
Longingly laying a hand
In farewell on each,
Crept to the door, and fled
Back to the forest.

ONLY the deep heart
Of the World-mother,
Brooding below the storms
Of human madness,
Can know what desolate
Anguish possessed her.

ONLY the far mind
Of the World-father,
Seeing the mystic
End and beginning
Knows why the pageant
Is so betattered
With mortal sorrow.



SHE ROSE AND WONDERED....KISSED HER STRANGE CHILDREN....CREPT TO THE DOOR AND FLED....BACK TO THE FOREST.

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"They was the finest steers I ever seed"

DISILLUSIONMENT

BY EDWIN BJÖRKMAN



ELLO, Zeke," cried somebody from the road down in the hollow in front of the house. A man's head and shoulders were seen gliding mysteriously across the edge of the field that sloped gently from the house to the road. A little way in front of the man the gold-tipped horns of a team of oxen were bobbing slowly up and down, now glimmering through the thin grass, now clearly visible above it.

"Hello, Frank," old farmer Curtis piped back, stopping half-way between the barn and the house with a big milk-can in his hands. "Been to the village?"

"No," drawled Frank; "but I guess I'll be goin' to-morrow."

At that moment the gold-tipped horns vanished behind a wall of green leaves, and a second later the man was no longer to be seen. Still the old farmer stood where he had stopped, gazing dreamily into nothingness.

"I think you're the only one around here that hasn't got a pair of oxen," I said.

"Them be steers Frank's drivin'," my host replied after a pause, speaking as if to nobody in particular. "And I've seen a finer pair only once in all my life."

"Why haven't you got a pair yourself?" I persisted, my curiosity piqued by a strange something in his manner.

"Had a pair once, and hain't had no others since, and I'm goin' on seventy-one now," he said, moving toward me as if half lost in some dream. Then he sat down on one of the steps leading up to the back porch, placed the milk-can on the ground in front of him, and let a hand rest on either knee. "The

sunset wind brought a faint crunching sound from the direction in which the wagon with its team and driver had disappeared. As long as it could be heard, the old man turned his head to catch it.

"I was only a little feller then," he said when the silence around us was complete once more. "I hadn't got through with school even, when my father says to me one day: 'If you'll break in a pair o' steers, I'll let you have 'em for your own.'

"Of course, my father was a good man—everybody said so—but he was kinder cold and hard. What he wanted had ter be done, and when he showed a favor, it looked much bigger 'an if it had come from somebody else. That there day he made me the happiest boy in this whole State.

"When the steers come, they was black and white, and perfect'y matched, tuller than I was myself, and they'd long, straight horns with gilt knobs on the tips—just like them steers Frank was drivin' by down there."

For a while he rubbed the white stubble on his chin in silence. Then he placed his elbows on his knees, propped his head on his hands, and went on a little more thoughtfully than before.

"They was the finest steers I ever seed, and I let nobody handle them but myself, and I just growed to love 'em. I fed 'em and watered 'em with my own hands. I kep' 'em as shinin' and smooth as could be. I drove 'em in and out, and talked to them just like they was brothers o' mine, and I'd rather ha' slept with 'em out in the medder or in the barn than in my own bed. And soon they minded every word I said, and I'd only to call 'em and they'd come, and I never needed no stick to drive 'em.

"I guess I must ha' had 'em close to a year, and

'twas summer again, and I come home from school one day, when father says to me kinder offhand: 'There's a man wants to buy them steers,' says he.

"But them steers be mine," says I.

"He's willing ter pay mighty good for 'em, too, if he can have 'em right off," says father as if he hadn't heard me at all.

"But you said—" says I, and that was as far as I got.

"You're a fool," father rips out, speakin' reel sharp, and then he says a little more quiet like: "Them ain't the only steers in the world."

"But," I tried for the last time, and then father looked as he useter when something didn't please him—just like stone, that was. And he says to me: "I guess your mother wants some wood to get supper."

"And I knowed there'd be no use talking to him when he spoke like that."

"The next day I was settin' in my particular place at school, which was where I could see out through the winder and clear up the road that ran by right outside. And I see a man coming along with a pair o' black and white steers. And I see the sun shinin' and blinkin' on the gilt knobs on their horns."

"There's only one such pair o' steers hereabouts," says I to myself. And with that I up and tells the teacher I want a drink from the bucket outside. The man with the steers come up right then, and as he sees me he stops and looks at me kinder curios, and the steers stop and look sideways at me, too.

"Where'd you get them steers?" says I to the man.

"Up the road yonder," says he, keepin' his eyes still on me. "And I paid as much as seventy-five dollars for 'em. That's a pretty big price for a pair o' young steers."

"You got 'em cheap—at that," says I.

"I guess I did," says he. "If only I get 'em home all right."

(Concluded on page 24)

Simon Simpson's Thanksgiving Dinner

In the securing of which
he proves the fallacy of an
old adage



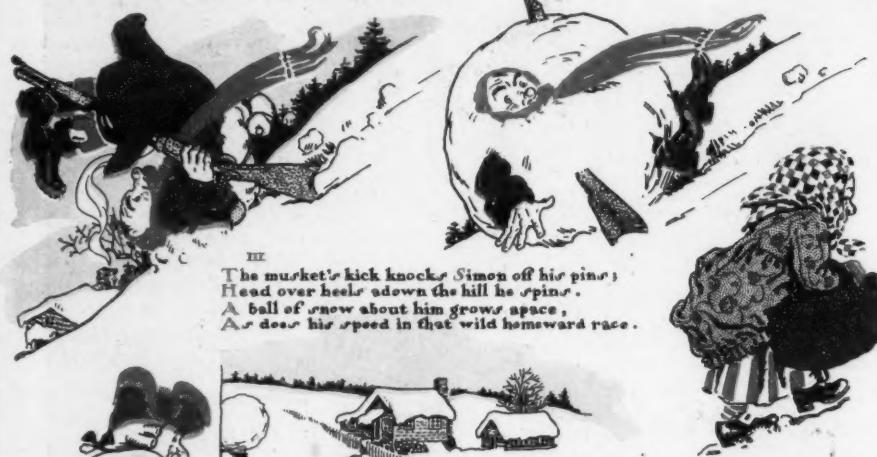
I
Homeward old Simon wends his weary way;
Without success he's sought the livelong day,
With musket charged and primed, for bird or beast
To make his good wife a Thanksgiving feast.



II
Upon the crest of Dobson's hill he spies
A plump wild turkey, 'tis a worthy prize!
He quickly aims, the ancient musket roars,
But through the air, unharmed, the turkey soars!



III
The musket's kick knocks Simon off his pins;
Head over heels adown the hill he spins.
A ball of snow about him grows apace,
As does his speed in that wild homeward race.

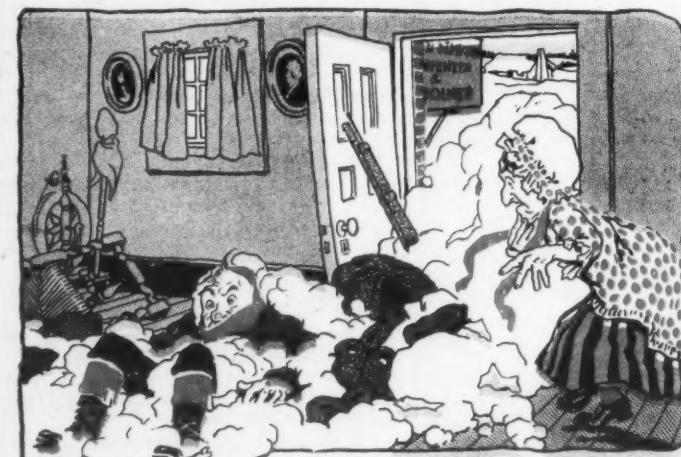


IV
With laden basket, upward toils Dame Plank—
A bump! A scratch! She flounders in a bank,
While like the wind the great snowball flies on.
Dame Plank creeps forth to find her basket gone!



V
Next 'round a corner comes good Deacon Oute;
With care he's bearing home a suckling shoit.
The massive snowball flings him from the road
And adds his suckling shoit unto its load.

VI
And so it chanced to all abroad that day;
Themselves upset, their bundles whisked away.
And none knew what it was that used them so,
So swift in passing was that ball of snow.



VII
But to an end, at last, must come all things;
That snowball, 'gainst his own door, Simon flings!
The door bursts in and through it Simon flies;
Which causes good Dame Simpson some surprise.



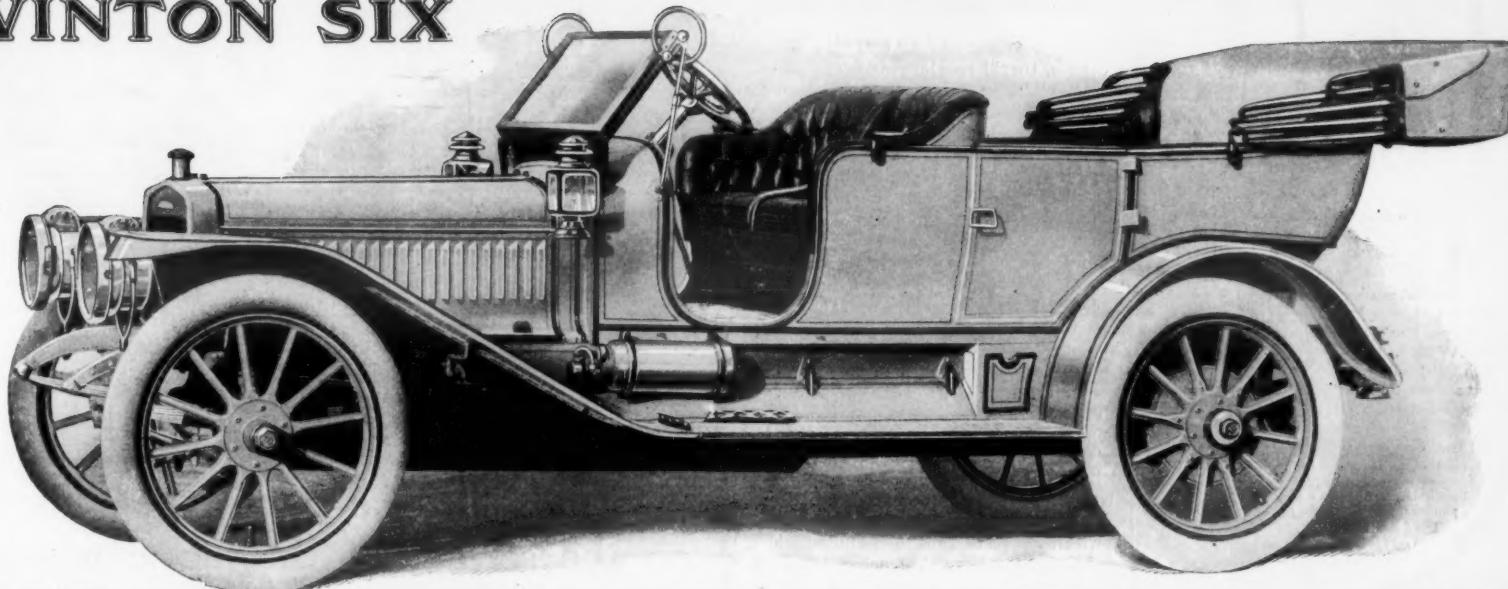
VIII
But her surprise increased a hundred-fold
At what she found within that snowball rolled.
Simon, before the fire, his toes doth toast,
While she puts on the suckling pig to roast.



IX
Soon all is ready and the happy pair
Sit down to a Thanksgiving feast most rare.
And, Simon, as he gnaws a knuckle bone, . . .
Cracks many a joke about "the rolling stone."

Rodney Thomson

WINTON SIX



Purchasers Buy From Choice, But— Competitors Follow From Necessity

Winton Six cars have won many fine compliments. Best of all, from the men who buy and drive them.

But from another source comes praise that is worth noting.

We mean from competing manufacturers.

Taking Risks

Every maker likes to be a leader. Likes to set the fashion, to outdo his competitors. But to take the lead usually means to assume risks.

And most makers hesitate at risks.

Mr. Winton Went Ahead

Well, Mr. Winton isn't a hesitator.

When satisfied that he is right, he goes boldly ahead.

That's why he became the first American manufacturer to market a gasoline motor car. Date of sale, March 24, 1898.

Also, that's why he became the first American manufacturer to produce Sixes exclusively.

A Bit of History

It was in 1907 that Mr. Winton convinced himself that no other type of motor could equal the excellence of the Six.

At that time there was no Six on the market worth talking about.

Hence, to market a Six meant a tremendous amount of uphill work, for all other high-grade makers were making fours, and it looked to able men in the trade that fours were to be the standard quality product.

But Mr. Winton knew better.

Sixes Exclusively

Despite the four's public favor and the combined strength of the makers of fours, Mr. Winton ceased making four-cylinder cars at once, devoted the big Winton plant to the exclusive manufacture of Sixes, and set out to tell car buyers *why the Six excelled* every other type.

Readers of advertising know how consistently these facts have been set forth.

At first other makers laughed. To them the Six was a freak or a fad, or both.

But the public became interested. And our first year's output of Sixes found buyers.

Then we sold another year's output—much more easily.

The Winton Motor Car. Co.

Licensed under Selden Patent

101 Berea Road, Cleveland, U.S.A.

A World's Record

Incidentally, we put our Sixes to a test, in which ten cars, in the hands of their individual owners, ran 65,687 miles on a total upkeep expense of \$15.13.

That was a world's record.

By this time the Six had ceased to be a freak and a fad, and was fast becoming a very real reality.

Another World's Record

The third year's output of Winton Sixes sold more readily still—demonstrating that the Six was rapidly winning the hearts of buyers.

A condition promoted by the fact that our second annual test showed that 20 Winton Sixes, in the hands of their individual owners, had run 184,190 miles on a total upkeep expense of \$142.43.

Another world's record.

And that brings us down to date.

Plenty of Sixes Now

Recall that from 1907 to date the Winton Company has been making Sixes exclusively.

Note that in these years the Winton Six has set and held new world's records for low upkeep expense.

Observe that the Winton Company is the only one in America that has ever told the public *why* the Six excels other types, or ever offered to prove it.

And now note—

That practically every high-grade maker in America has now begun advertising to sell you a six-cylinder car of his own make.

Convinced the Trade

In other words, while the Winton Company has been convincing you, Mr. Buyer, of the superiority of the Six, it has fully convinced its competitors.

Not by argument alone.

Nor by theory alone.

But by declaring that the Winton Six could do things no other car had ever done before, and *by proving* these declarations with the car itself.

Demand Did It

Purchasers buy various cars from choice, but competitors follow another's lead only from necessity.

In this case that necessity was one of *demand*—on the part of *buyers*.

For no manufacturer, after he has settled down to the profitable manufacture of a supposed standard model, likes to be awakened to the fact that it

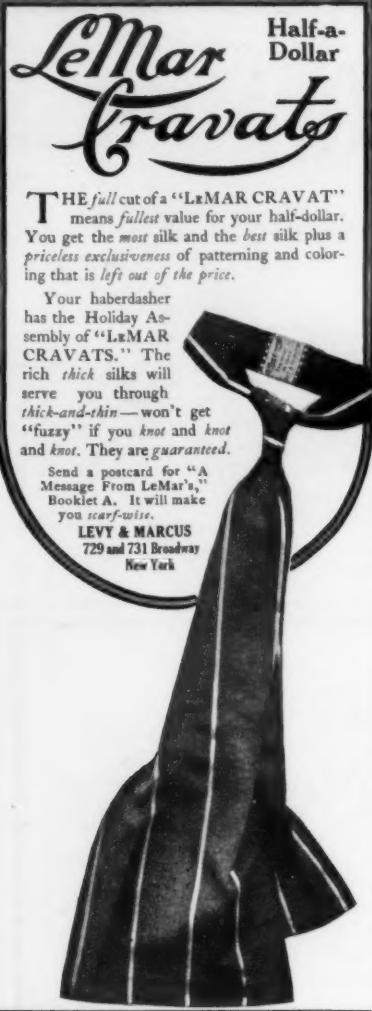
Our Own
Branch
Houses

NEW YORK
CHICAGO
BOSTON
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BALTIMORE
PITTSBURG
CLEVELAND
DETROIT
MINNEAPOLIS
SAN FRANCISCO
SEATTLE

Broadway at 70th St.
Michigan Avenue at 13th St.
Berkeley at Stanhope St.
246-248 No. Broad St.
209 North Liberty St.

Send catalog
mentioned in
Collier's

To The Winton Motor Car. Co.
Cleveland, O.



Disillusionment

(Concluded from page 21)

"Oh, they'll go along all right," says I. "Well," says he, "the man I bought 'em of says to me as I was goin': 'If you get by the school with 'em,' says he, "then you're all right after that, but there's a boy down there as I don't know what he may be up to if he sees you comin' along with them steers."

"Oh, I guess you'll get by the school all right," says I. "All I've got to say to you is—be good to them steers. They're well broke, and they're gentle as can be, and you won't need no stick if you only speak kind to 'em."

"So you're the boy," says he. And then he thinks a while and goes on again. "I kinder thought so, and I'm beginning to wonder—"

"Oh, I guess father knows what he's doin'," says I. "And you've got a long way to go before you get home."

"And with that I went back and set down in my place as before, and somehow, as luck would have it, teacher didn't ask me no more questions that day.

"I'd ha' given anything to put my arms around them steers afore the man drove 'em off, but I just dassent—for I known I couldn't trust myself that far.

"That's nigh on sixty years ago now, and I'm fellin' kinder foolish about it yet."

HE RAISED his head and stared at some point lying up on the hills beyond the grain-covered fields. For a minute or two neither of us spoke. Then he said:

"Of course, I known right along 'twas no use for me goin' against father when he'd made up his mind."

"Why did your father do it?" I asked. "He didn't need the money, I know."

"Oh, I guess 'twas just this way—and I never ast him," the old man answered. "When I come home that night, I didn't say a word of the steers, and father wasn't the man to speak first. But I could see him watchin' me out o' the corner of his eye. And next morning I went to school, and still I didn't say nothin', and so it went on for some weeks, I guess, when father says to me one night: 'P'raps you'd like to break in another pair o' steers?'

"I've broke one pair," says I, lookin' hard at him. "And I'll never break another, if I live to be a hundred."

"That was the last word as ever passed between us of steers. And I've never had a pair since. You see, it wasn't that the steers was took way from me—though I'd growed more fond of 'em than of anything I can think of—but 'twas that he'd broke his promise. That I couldn't get over. Somehow the world didn't seem quite the same to me after that, and it hain't seemed the same since. I guess I've been about as well off as most people, but somehow I've always felt things might ha' been different—"

"Sakes alive, if you ain't talkin' of them steers again," broke in his wife, as she emerged from the kitchen wiping her hands on her apron. "Here I been waitin' for that milk—and, my land, if I don't believe you think more o' them steers than you've ever thought o' me!"

The old man rose with a grin on his face, gave his trousers a hitch, and picked up the milk-can again.

"No," he replied, shaking his head. "No—if you'd up and die on my hands, I'd never have another—"

"You're a fool, Zeke Curtis," snapped his wife, withdrawing into the kitchen.

"Yes, that's what father said, too," mused the farmer, speaking once more to nobody in particular. "But I guess he meant it kinder different—and, as I said afore, they was just a pair o' steers, but when they was gone, the whole world was changed for me, and it ain't never been the same again."

ONCE more he let his glance sweep the wide fields and the circle of blue, forest-crowned hills beyond them. At last he said almost in a whisper:

"What I'd like to know is how life might ha' looked to me if father hadn't sold them steers!"

Then he turned and walked slowly into the kitchen, still shaking his gray head.



You cannot realize the beauty and quality of Shackamaxon fabrics until you see and feel them. Fine silky worsteds, smooth-finished and undressed; soft handsome cheviots, and winter-weight serges—all in the latest colorings and most distinctive patterns. You cannot afford to overlook them when ordering your next suit.

"That 'Shackamaxon' trade-mark on the selvage of the fabric means that your suit will give you lasting satisfaction."

Any tailor who handles *Shackamaxon* fabrics will tell you this.

Style, fit, workmanship, color, wearing-quality—the tailor guarantees *everything* in any suit he makes from these beautiful fabrics. And we back up his guarantee with ours.

If any suit of *Shackamaxon* fabric shrinks or fades or if any other fault develops in the fabric at any time, write to us and we will make it good.

We make these fabrics in our own mills; and for merchant tailors *only*. You cannot obtain them elsewhere.

They are all made of the highest-grade live-fleece wool.

—Pure Australian wool for the softer finishes; and combined with domestic wool where hard wear is the chief consideration.

They drape naturally on your figure in the making;

Write us for the book of *Shackamaxon* Fall and Winter styles, and the name of a dealer near you who handles them.

Send ten cents in stamps and your tailor's address, for our beautiful college poster "The Bathing Girl." By C. Coles Phillips. In six colors.

J R KEIM & CO., *Shackamaxon* Mills,
Philadelphia

Look for this "Shackamaxon" trade-mark stamped on every yard of the fabric.

Shackamaxon
Guaranteed fabrics

WURLITZER
U. S. Lettered
FINGER-BOARD 10c POSTPAID
Learn quickly to play Violin, Guitar, Mandolin or Banjo without teacher. Special Offer: Finger-board & famous "Howard" Self-Instructor (regular 50c) only 25c., coin or stamp. State kind of instrument.
FREE BAND INSTRUMENTS and all musical instruments
We supply the U. S. Gov't with Musical Instruments
The Rudolph Wurlitzer Co.
163 E. 4th St., Cincinnati 295 Wahab Ave., Chicago



"That Coupon Gave Me MY Start"

"It's only a little while ago that I was just where you are now. My work was unpleasant; my pay was small. I hadn't had much schooling. I didn't know enough to fill a better job."

"One day I saw an advertisement of the American School. It told how other men got better positions and bigger salaries by taking their courses. As long as it didn't cost anything to mark the coupon I thought it was worth investigating at least. I marked the coupon and sent it in on the next mail."

"That was two years ago last April, and now I'm drawing more every week than I used to get in a month."

If YOU want a better position, if YOU want to get into congenial work, if YOU want a salary that's worth while—Sign the Coupon

American School of Correspondence
CHICAGO, U. S. A.

Opportunity Coupon

American School of Correspondence, Chicago, U. S. A.
Please send me your Bulletin and advise me how I can qualify for the position marked "X." Collier's 11-19-10

Book-keeper	Draftsman
Stenographer	Architect
Accountant	Civil Engineer
Cost Accountant	Automobile Engineer
Systematizer	Electrical Engineer
Certified Public Acc'tt	Mechanical Engineer
Auditor	Sanitary Engineer
Business Manager	Steam Engineer
Commercial Law	Fire Insurance Eng'r
Classification Engineer	College Preparatory

NAME

ADDRESS

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S



What the King Air-Rifle Will Do for Any American Boy

THE KING will teach you to shoot straight and handle a gun properly.

It will give you a steady nerve and a keen eye.

It will develop your self-control and self-reliance.

It will make you quick and accurate when the time comes for prompt decision.

It will teach you always to aim for the bull's-eye, whatever you have to do in life.

And it will give you a fine, manly out-door sport that you ought to know as well as you do base-ball, tennis, swimming, riding or sailing.

The KING is Not a Dangerous Powder-Gun

It isn't made to kill things, but for target-practice. It shoots by compressed air, using air-rifle shot. (B B shot can be used, but is less uniform.) It's a gun your father and mother will be glad to have you own.

But it's a real gun and will test a grown man's marksmanship.

Be Sure You Get the Genuine KING

The KING is the Winchester of Air-Rifles. We made the first air-rifle ever sold, and make more every year than all other factories put together. If you don't get the KING you may find the other boys have later styles and handsomer, stronger rifles than yours. Look for the word "KING" on the side-plate of the gun.

Write for the KING Catalog Today

That will show you all styles. Then go to the nearest sporting-goods, hardware or toy-store and see the guns. If you can't find the KING in your town, send us the money and we'll ship the one you select, express prepaid.

The KING 1000-shot (No. 5) is a hammerless repeater with lever-action. Magazine holds 1000 shot and loads automatically; you shoot one at a time, like a Winchester. Price \$2.00. (Gun-metal finish \$2.50.)

The KING 500-shot (No. 4) same in style and appearance, but a little smaller. Price \$1.75.

The Markham Air-Rifle Co.

The Original and Largest Air-Rifle Factory in the World

Plymouth
Mich.
U.S.A.



Ignorance Was Bliss

(Continued from page 16)

to the cupboard and returned with a heavy china cup in one hand and a tin one in the other. There was just enough left of the still foaming liquid to fill the two cups.

"Of all the goldarned doings," Hiram exploded. "Do you reckon that's a bad one?"

Too exhausted to answer impossible questions, Rosia put down the empty bottle and led the way to the front door. Silently they sat on the edge of the wooden step, Hiram with the tin cup and Rosia with the china one, and for a long time both looked wide-eyed at the bubbling, yellow liquid.

"Well," said Rosia, again taking the initiative, "here's luck." The two hermits cautiously sipped the champagne and then in chorus wiped their rough, calloused hands across their mouths and regarded each other with broad smiles of satisfaction.

"It's all right," said Hiram. "I suppose bein' in the sun all day and sittin' about the fire all mornin' has made it sort of warm, but it tastes good. How do you suppose it acts, like beer or regular liquor?" Rosia took another sip, quite a long one this time, and rested the cup on his knee. "Budd Wilson says that when he was to Trenton a member of the Legislator drank some of the stuff and went on awful—says he took to cryin' about his folks and then swore he saw wild animals." Hiram drained his cup and then looked up wide-eyed at Rosia. "By heck," he gasped, "you don't say. So far as I be concerned, I ain't got no folks to cry about and I certainly ain't seen no animals yet—cept a few swallows and a couple of blackbirds, have you?"

ROSIA shook his head ponderously. "This fellow that Budd was tellin' about took too much."

"How much?" asked Hiram.

"Oh, I dunno—a couple dozen bottles or so, I reckon. Let's try to open another without spillin' nigh the whole on it."

The second effort was immensely more successful than the first. Both cups stood ready at hand on the table, the cork hit the almost identical spot of the ceiling at which Rosia had aimed it, and not more than a third of the treasured liquid was lost in foam. Once more carrying their cups and the new bottle they repaired to the long box which served as a doorstep.

After the second cup had been drained, Hiram ran his fingers through his beard and slowly shook his head at the round silver moon. "Beats me," he said, "how that fre'n' o' Budd Wilson cried 'bout's folks—it makshe me feel all perked up. How you feel, Rosia?"

Rosia raised his bronzed right hand to his forehead in a sort of military salute, and, continuing to hold it there, his thin, straight lips broke into a reassuring smile—the first that Hiram had seen in many years. The next cups of the bubbling liquor were taken slowly and with the deliberate smacking of lips of the connoisseur. After a prolonged silence, Rosia shook his head wearily and sighed.

"I wash thinkin', Hiram," he began, "that I wonder if we wash right or not in not goin' to New York before we schettled in pinesch forest. P'rhaps we misched lotsch. Whatsch think, Hiram?"

"Dunno 'bout that, but think schometimes," said Hiram, "like go crabbin' agen—crabbin' bad for rhoom—rhoomatiz—crabbin' very wet, but paysch well, and pershonly like crabbin'." He slowly got up and tried with both hands to turn over the doorstep, but as Rosia continued to sit on the other end and gaze blinkingly at the moon, the effort was quite futile.

"Pleasch," begged Hiram, "pleasch, Rosia, lemme have box. Wan't for boat to go crabbin'."

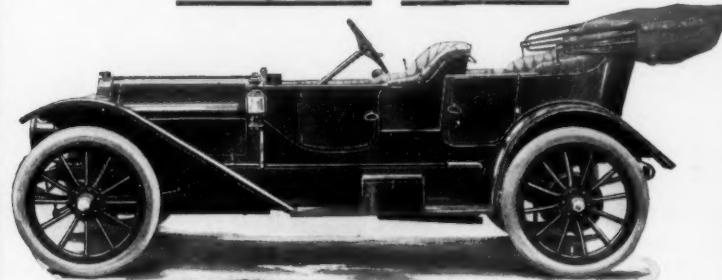
ROSIA again saluted, slowly arose and leaned unsteadily against the wall of the shack.

"Thanksch, Rosia," said Hiram, and, having dragged the box a few feet from the house, turned it upside down and then proceeded to use it as an open boat. Before stepping into his improvised craft, however, he supplied himself with a long forked stick which had been cut and peeled for a clothes-prop. This Hiram grasped in both hands and used primarily as a paddle, but at intervals he would cry: "I shee-

McFARLAN SIX-1911

\$2100

Completely Equipped



6-cylinder, 3 1/2 x 4, Unit Power Plant—3 to 60 miles an hour—120" wheel base, 36" wheels—price, including top and lamps, \$2100.00

McFarlan Car Makes a Hit

The McFarlan SIX for 1911 illustrated above is unquestionably the best motor car value on the market today.

It isn't a new and untried car. It is a thoroughly developed, thoroughly standardized car that has demonstrated by actual performance every good quality a motor car should possess.

Why be contented with a four-cylinder car when you can buy a sweet running six for practically the same price?

The editorial on the right from the Boston Post of September 18th leaves nothing for us to say why you should prefer the McFarlan SIX.

McFARLAN MOTOR CAR CO., Desk G, CONNERSVILLE, IND.
Builders of Six-Cylinder Cars Exclusively

EDUCATOR CRACKERS

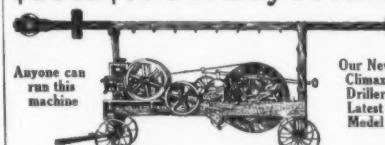


The Educator Wafer contains all the nutriment of the entire wheat, with its rich, nut-like sweetness. Easily digested. A boon to travelers. One of the twenty Educator Crackers.

The best dealers in town sell them. Write for catalogue describing the full line.

JOHNSON EDUCATOR FOOD CO.
216 Tremont Street Boston, Mass.

\$50 to \$75 Per Day Profits



Anyone can run this machine

Our New Climax Driller Latest Model

The well drilling business offers great possibilities for big, quick money making. Two South Dakota men made over \$100,000 in ten years drilling wells. E. A. Price of Buffalo, Minn., earned \$717 in 75 hours with our machine.

THE ARMSTRONG-QUAM MFG. CO.
1428 Chestnut St. (Established 1867) Waterloo, Iowa

A Happy Marriage

Every man and woman, particularly those entered upon matrimony, should possess the new and valuable book by William H. Walling, A. M., M. D., which sensibly treats of the sexual relations of both sexes, and, as well, how and when to advise son or daughter.

Unqualed endorsement of the press, ministry, legal and medical professions.

It contains in one volume:
Knowledge a Young Man Should Have.
Knowledge a Young Husband Should Have.
Knowledge a Father Should Have.
Knowledge a Father Should Impart to His Son.
Medical Knowledge a Husband Should Have.
Knowledge a Young Woman Should Have.
Knowledge a Young Wife Should Have.
Knowledge a Mother Should Have.
Knowledge a Mother Should Impart to Her Daughter.
Medical Knowledge a Wife Should Have.

All in One Volume, Illustrated, \$2, Postpaid
Write for "Other People's Opinions" and Table of Contents.

PURITAN PUB. CO., 707 Perry Bldg., PHILA., PA.



Millions Wear
WINSLOW'S
Skates

Catalogues
Free

THE BEST ICE AND ROLLER SKATES

THE SAMUEL WINSLOW SKATE MFG. CO., Worcester, Mass., U. S. A.
New York, 84 Chambers Street. London, 8 Long Lane, E. C. Paris, 64, Avenue de la Grande Armée.

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S 25

How I Make \$18,000 a Year Raising Poultry

By Ernest Kellerstrass



A Lively Flock of Young Chicks
Scene on Kellerstrass Farm, near Kansas City

Last year I had 1,638 chickens on my farm and I made each one—including cocks, cockerels, hens and pullets—pay me an average net profit of \$11.09, or a total net profit of \$18,185.53 for the year. I expect to eclipse this record in the next twelve months, for the biggest money-making opportunities in poultry raising are yet to come.

The secret of my success is in knowing how to breed and raise the biggest egg-laying and meat-producing strain of chickens in the world—Crystal White Orpingtons.

Not only am I the originator of the Crystal White Orpington strain, but my method of breeding, hatching, growing and marketing is wholly my own. I get almost fabulous prices for my eggs and chickens, yet it costs me no more to feed and care for them than to provide for the commonest kind of poultry.

On a lot 24 x 40 feet, I made \$3,600 in one year from thirty hens, feeding them table scraps. Not long ago I sold a pen of four hens and a cock for \$7,500. I am the breeder and owner of "Peggy," the famous \$10,000 hen.



"Peggy," Mr. Kellerstrass' famous \$10,000 hen—the only fowl that ever earned a salary of \$250 a week

story of my own success, and how those of little or no experience can follow my methods. My new copyrighted book tells—

How I raise ninety-eight out of every hundred chickens hatched.—How I make chickens eight weeks old weigh two and one-half pounds.—How I breed my big egg-laying strain, getting as high as 263 eggs in 272 days.—How I run my incubator.—How I built my indoor and outdoor brooders for 85 cents each.—How I prepared my chickens for the show room, so as to win over ninety per cent of all the blue ribbon prizes awarded in two years.—How I feed my chickens for egg production.—How I keep them healthy and free from disease.—How I tell the good layer from the poor layer.—How I break up my broody hens without injuring them.—I tell you how to pack eggs to keep them fresh.—How I mate my chickens for breeding and fertility.—I tell you all about broiler plants, egg plants, etc. In truth, I tell everything necessary to success in the poultry business. I hold nothing back. I tell it all.

The Book Sells at Cost

This book, which I sell for a dollar, makes me no money. I do not want any profit from it. My sole aim is to popularize Crystal White Orpingtons and become universally known as the originator of this famous egg-laying strain.

Write me a letter, or use the coupon below, if more convenient, pinning to it a one dollar bill. I will send you "The Kellerstrass Way" of Raising Poultry for free inspection. If it is not all you expected it to be, you may return it and receive full cash refund. Hundreds of these books are going out every week. If you act today, I can assure you that your copy will be sent by return mail. With the book I will send a beautiful three-foot panel photo of my farm, suitable for framing.

Ernest Kellerstrass.

8191 West Port Road Kansas City, Mo.
References—Any Poultry Journal, any Licensed Poultry Judge, any Bank in Kansas City. (6)

CLIP OUT AND MAIL

Free Inspection Coupon

Mr. Ernest Kellerstrass,
8191 West Port Road, Kansas City, Mo.
Enclosed find \$1.00 for your new book, "The Kellerstrass Way," for free inspection. You are to refund my money if I am not more than pleased with my purchase.

Name.....
Address.....

IN ANSWERING THIS ADVERTISEMENT PLEASE MENTION COLLIER'S

crab," and, regarding the forked rod in the light of a crab-net, would make a violent sweep at a nearby tuft of sunburnt grass. Once as he solemnly paddled his permanent craft through the moonlit sea of sand and pine needles, his fanciful imagination suddenly pictured an eel gliding just by the gunwale of the boat, and using the stick on this occasion as a spear he drove it with a fierce cry of rage at the long slippery body. As the forks of the clothes-prop struck the hard ground the impact was so strong that for a brief second Hiram wobbled in his lightly built craft and then plunged headlong into the imaginary water. Slowly he rolled over to a sitting posture and gazed with blank wonder into the blinking eyes of Rosia.

"Did'shew get it?" asked Rosia.

HIRAM shook his head and looked down at the spot where his wooden spear lay on the moonlit ground. "Misched it, I guess. 'Twas a very schlipper eel. Wouldsch you like to crab? I'll pull boat and you crab." Rosia nodded his assent and, having picked up the clothes-prop, stepped gingerly into the boat.

"Didsch you schee real eel?" he asked; "or wasch it animals you schee from drinkin' schampagne?"

Hiram grasped the prow of the box and, stooping over, made ready to drag it through the sand. "It wasch'n real eel," he said, "just schampagne animals. Don't you be foolish, Rosia. Ain't no real animals in pinesch woods." As the words left his lips the heavy air of the summer night was fairly rent asunder by a roar that shook the very ground and went rumbling for miles through the pine forest. The two ex-crabmen looked up and saw Floss dive headlong into the brush, and at the same moment two great tawny creatures come bounding from the shadows of the edge of the woods into the center of the moonlit clearing.

"Itsch lions," said Hiram.

"Kerrect, rightsch you be," roared Rosia, "two great big lionsch!"

For some moments Hero and Jupiter, the escaped man-eaters from Boswell's Menagerie, regarded Rosia and Hiram with a look in which there was both contempt and curiosity. Taking a few steps forward, they threw up their heads, sniffed the hot air, and indulged in simultaneous and unearthly howls. As if by way of accepting the invitation Hiram dropped to the ground, and giving the best imitation he could of a series of lion's roars, proceeded as fast as possible on his hands and knees toward the now thoroughly interested kings of the forest. Only once did he hesitate, and that was to call to Rosia.

"Come on," he shouted; "come on, Rosia, and play wisch lionsch."

Rosia, quite convinced that the animals were part of the necessary and weird dream effects of the champagne he had drunk, started on a wobbly sort of lop in the wake of Hiram.

LOOKING rather like a huge hop-toad, Hiram continued to approach Hero in a series of leaps and bounds that eventually landed him completely exhausted at the feet of the lion. In all their lives in and out of captivity neither of the man-eaters had ever been treated like this before. In his embarrassment Hero looked up at the moon, yawned, and then gently laid a velvety paw on Hiram's prostrate form. In return for this playfulness the king of the jungle was surprised to be rewarded with a sharp rap on his nose. Stealthily and very sheepishly Hero looked at Jupiter to see if he had noticed the ignominious blow, but Jupiter was entirely too intent on watching Rosia, who was now approaching with great apparent caution, but at the same time emitting a series of yells supposed to be characteristic of the American Indian in time of war. Once convinced that they were among friends, the two lions threw their well-known pride and traditional hauteur of manner to the winds, and, assuming the roles of pet cats, proceeded to have a thoroughly good romp with the two hermits. Hiram and Hero indulged in a boxing contest of one long, limitless round, while Jupiter and Rosia invented a new game, of which the rules and object seemed rather vague, but in a way suggested a cross between a catch-as-catch-can wrestling match and the Boston dip. It had been years since Rosia and Hiram had really had any amusement of any kind, and they were now thoroughly



ELL us, please, how we could make our Tailoring Guaranty, printed below, franker, clearer and stronger, for we have tried to make it as *frank*, as *clear*, as *strong*, as homely, hard-hitting English can make it. Our Authorized Representative in your town measures you, *subject to this binding Guaranty*, when he takes your order for

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We Guarantee: that KAHN-TAILORED-CLOTHES are cut and tailored to your individual measurements.

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We Guarantee: that every fabric in KAHN-TAILORED-CLOTHES is 100% pure-wool.

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We stand back of this guaranty without quibble or question both as business men and as gentlemen.

Go to-day to our Authorized Representative in your town and have him show you our hundreds of rich, rare Tailoring Fabrics—the bloom of the cloth looms. Leave your measure with him, guarded by our binding Guaranty.

Kahn Tailoring Company of Indianapolis

This is the sign of our Representative in your town.

Write to us for "The Drift of Fashion," Edition No. 9.



IN ANSWERING THIS ADVERTISEMENT PLEASE MENTION COLLIER'S

Mitchell



THE Mitchell Car and the Mitchell Service have sold more Mitchell cars than all our advertising and agents combined.

Had the car not been right, or the service an empty formality, *neither the advertising nor the agents could have made it go.*

We have never been what is known as "big advertisers." We have never found extensive advertising necessary. Of course, we appreciate the force of advertising, but the word-of-mouth-Publicity furnished by Mitchell owners has been far more productive than advertising space bought at so much per line.

Had the car been lacking, or the Make-Good Policy perfunctory, there would have been no word-of-mouth-publicity.

The Mitchell-Lewis Company and Mitchell owners have grown up together like school boys. But there has been absent one characteristic of school-boy life—namely, *the quarrel.* There has been no occasion for it. We have conserved the wishes of our patrons to a marked degree. We have left them nothing to criticize.

Hence the conclusion that "*the success of the Mitchell Company has been made possible by the Company's attitude towards its patrons.*"

When Mitchell owners find it desirable to invest in new cars, they always buy new Mitchells. They find the make-good-policy to be a mighty comfortable

asset and they find the car so thoroughly satisfactory that they do not care to run the chance of adopting some other make. And each year they bring a lot of their friends with them.

Consequently the progress of the Mitchell-Lewis Company has been steady, conservative and sure. To-day it is known to be as sound and certain as a government bond.

We have indulged in no "hurrahs" at any time. We have never made more cars than we could sell. We have never tried to blanket the country nor supped on Napoleonic heroics. We have attended strictly to our knitting day and night. We have constantly aimed for improvement and refinement and have been encouraged by Mitchell owners *whose attitude has been one of unswerving loyalty.*

How could we help succeeding?

Our *attitude* is, that if anything proves defective in your car, come to us and say "now make good." It will be done without question, argument or charge.

The car for 1911 has quite a number of refinements—some visible to the public eye—some under cover. They add to the efficiency of your mechanism and the durability of the car as a whole.

The Mitchell Six, seven passenger car at \$2,250, and the Model "T," five passenger touring car at \$1,500 have fore-doors. They did not have them in 1910. Moreover they have larger tire surfaces. There has been some complaint that our cars were under-tired.

Each model comes to the purchaser fully equipped—top, five lamps, magneto, horn, generator, jack and tools. They are all ready for instant use.

Write for our advance brochure giving specifications and details. **Prices F. O. B. Racine**

Immediate delivery is guaranteed

The Car You Ought to have at the Price You Ought to Pay
Silent as the Foot of Time

Mitchell-Lewis Motor Co.

SUCCESSOR TO
Mitchell Motor Car Co. and Mitchell & Lewis Co. LTD.
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You Will Be Delighted With This Hinds Cream Girl CALENDAR For 1911



SIZE 11 x 46 INCHES

And the small cost (10c postpaid) makes it easily worth having. **There is no advertising on the front.** The drawings are lifelike, interesting and most effectively colored. The large middle portrait (original from life) is a rare example of young American womanhood, exquisitely reproduced by color lithography. The Calendar, nearly four feet long, will make a most pleasing decoration for any room in which it is hung.

Ready for mailing on and after December 15, 1910

—To avoid disappointment, owing to the limited supply, you should write now, enclosing 10c in stamps or coin, which will entitle you to **one of these Calendars and a liberal Trial Bottle of**

HINDS
Honey and Almond
CREAM

IMPROVE YOUR COMPLEXION

If you would have a **clear, smooth healthy complexion** all winter, —free from Chapping and other soreness, you should use **Hinds Honey and Almond Cream.** It cannot harm the most delicate skin, is not greasy, and is positively

Guaranteed Not to Cause a Growth of Hair

Our booklet tells why and how Hinds Cream is so beneficial to all complexions. It will prove interesting and valuable to you. Beautiful complexions retain their beauty when Hinds Cream is used. Babies' skin troubles yield quickly to its use. It is highly endorsed by men who shave; takes out the smart, heals the cuts, and keeps the skin smooth.

Hinds Honey and Almond Cream is sold everywhere. In bottles 50c. Postpaid by us on receipt of price, if not easily obtainable. Avoid substitutes, they may disappoint.

A. S. HINDS

12 West Street

Portland, Maine

WALTHAM WATCHES ON CREDIT

CHRISTMAS PRESENTS—BIG SPECIALS
**FULL JEWELLED \$10.65
WALTHAM**

In Fine 20-Year Gold-filled Case
Guaranteed to Keep Accurate Time
SENT ON FREE TRIAL, ALL CHARGES PREPAID

You do not pay one penny until you have seen and examined this High-Grade, Full Jeweled Waltham Watch, with Patent Hairpin, in any style plain or engraved Case, right in your own hands.

GREATEST BARGAIN EVER OFFERED—\$1 A MONTH

The OLD RELIABLE ORIGINAL DIAL AND WATCH CREDIT HOUSE
Dept. M38, 92 to 98 State St., Chicago, Ill.
Branches: Pittsburg, Pa., St. Louis, Mo.

LOFTIS
BROS. & CO. 1858

BARNEY & BERRY SKATES

ICE ROLLER

THIS WINTER

B. & B. Skates are leading the procession just as they have been every winter for forty-five years. Designed by authorities on skating, made by master workmen, sold with a guarantee that means something—you will make no mistake in buying.

We make skates for boys and girls, men and women. All grades at all prices, either Ice or Roller. This time have a pair of the kind B. and B. make. For sale by dealers everywhere.

Ask Us for an Illustrated Catalog

BARNEY & BERRY
Makers of Ice and Roller Skates
109 Broad St.
Springfield, Mass.

A Comparison

LITHOLIN Water-proofed Linen Collars and Cuffs have that dull linen finish, save time, worry, expense, and increase comfort. Wiped with damp cloth they are as clean and white as when new.

Collars 25c. Cuffs 50c.
Aldo Substitutes and Imitations.

If your dealer has not them in stock, send style, size, number wanted, with remittance, and we will mail post paid. Illustrated catalogue of all the latest fashionable styles, free on request.

The Fiberloid Company
7 Waverly Place, New York

LITHOLIN
WATERPROOFED LINEN.

NATIONAL BASEBALL GAME

endorsed by Clarke, Jennings, Kelley, Wagner, Ganzell, and scores of professional baseball players and "fans." Nothing else like it. The ball is batted and caught, men run bases, make strikes, foul, base hits, home runs, and every play of the real game of baseball.

FREE OFFER TO BOYS

Write quick for our special "Free Offer to Boys," which tells how any boy can get a National Baseball Game free. This fascinating game, made of metal, beautifully enameled in 5 colors, size 19 x 23 inches, with rubber cushions, set of four men, balls and book of rules, complete, price \$2.00. Illustrated booklet mailed free.

Sold by Best Dealers Everywhere

THOMAS-PETER CO., 400 Maple Ave., Canton, Ohio

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

happy; as for the lions, not only did they find supreme pleasure in their long delayed freedom, but were enchanted with their new-found playmates, who were as simple as they were fearless, and, unlike Mademoiselle Vini Vignetti, failed to fire a single blank cartridge into their whiskers or cut their old hides with the leash of a cracking whip. But the time arrived when Rosia and Hiram, unused to the abnormal exercise of toying with lions, became thoroughly exhausted and quite incapable of further effort. It so happened that their series of acrobatic pleasures had brought them very close to the open door of the barn, and Rosia's imaginative brain at once saw a perfectly satisfactory way of ending the night's escapade.

"Lock 'em up," he shouted, and without another word both men started to shoo their jolly playmates toward the barn. Believing that this was only a part of their happy game, the two lions ran merrily into the trap. The doors closed behind them, Rosia threw over the cross-bar, and there were the kings of the forest as safe and sound as the little barn could make them. Outside, Rosia and Hiram with clasped hands stood smiling at each other.

"Wasch a great, glorioush night," said Rosia, "and very nisch lions."

"It wasch," sighed Hiram, "it certainly wasch, and nischest lions ever met."

AND so with these few but heartfelt words the hermits unclasped their hands, gravely saluted each other, and moving with great care so as to avoid the charred stumps whenever it was possible, zigzagged their respective ways home across the moonlit clearing.

It was well past noon on the day following when Hiram and Rosia, having awakened from their long lethargic sleep, met at the farm pump. Carefully avoiding all reference to the mad doings of the previous night, they took turns in pumping streams of cold water on each other's throbbing heads. The refreshing results were already being felt when the hermits suddenly stopped their ablutions, exchanged hurried glances, and then stood, silently looking through the pines. There could be no doubt about it—the almost unheard-of event of a horse other than their own Floss was coming down the road. Leisurely they strolled across the clearing to more closely inspect the phenomena. A bay horse with much difficulty was pulling a runabout, and in this sat a very fierce-looking man with a large black mustache and a high silk hat; the lady at his side wore a suit of black velvet and high boots. It was, however, the glistening, silver-plated revolvers which were stuck in the woman's belt and the stout whip she carried in her hand which most interested the hermits. The fierce-looking man pulled up his tired horse and glared at Rosia and Hiram standing placidly at the edge of the road.

"You two rubes haven't seen or heard nothing of no lions, have you?" he demanded.

Under the brims of their broad straw hats Hiram and Rosia exchanged troubled glances and shook their heads.

"Regular lions?" asked Rosia.

"Sure, regular lions," sneered the newcomer. "Did you think I was looking for jack rabbits or wood-pussies? I'm Boswell, of Boswell's Circus and Menagerie, and yesterday afternoon two of my lions escaped and took to these damned pine woods. I've got my men scouring the whole country for them—five hundred dollars reward if they're captured alive."

ROSIA glanced at Hiram, and a sprightly look of constantly increasing intelligence brightened his brown, weather-beaten features. "Five hundred each or for the pair?" he asked.

"For the pair, of course," Boswell shouted. "But what do you want to know for?"

"Cause we captured 'em."

"Alive?" cried Mademoiselle Vignetti.

"Sure," said Rosia, "leastwise they was alive when we captured 'em and drove 'em into the barn over yander."

"Hold my horse," Boswell shouted, and in a moment he and the woman were racing across the clearing. The hermits watched them as they crept stealthily toward the barn and listened at the crack of the bolted doors.

Hiram drew his fingers slowly through his beard, and when he spoke to Rosia

there was a distinct quaver in his voice. "Do you reckon those was real lions we was playin' with?"

"Sure," said Rosia.

Hiram thrust his hands into the pockets of his overalls and with a long, low whistle, "Well, I'll be goldarned," he whispered.

Once satisfied that the lions were really in the barn, Boswell and his companion hurried back to their runabout.

"I don't know how you two yaps did it," he called as he picked up the reins, "and I don't care much, but if you can hold 'em safe in that rotten old barn of yours till we get back with the cage, the five hundred dollars is yours all right. It'll be a tough job hauling that wagon over these roads, but we'll be back before sunset. Don't let 'em get away from you."

THE hermits watched the runabout until it had reached the turn in the road, and then as if by a former understanding silently turned and trotted over to Rosia's shack, which was the nearest to where they had been standing, and much the farthest from the barn. Here through the long afternoon they remained behind closed doors, and not even the cautious home-coming of Floss to the clearing was sufficient cause for either of them to raise his voice above a terrified whisper. Just at sunset the rescuing party returned, bringing a great gold and scarlet wagon drawn by four white horses with three men armed with long spiked poles sitting on top. From their haven of safety Hiram and Rosia watched the cumbersome cage drawn before the barn and then one of the wooden sides of the wagon let down, so that when the door was opened it would act as a sort of runway between the cage and the barn. They saw Mademoiselle Vignetti slowly and cautiously push back the cross-bar, and then, closely followed by one of the men with a spiked pole, wedge her way through the partially opened door. There were several sharp reports from a revolver, and as the air was rent with the howls of the lions, Hiram and Rosia fell to their knees and saw no more.

It was only when they heard the shouts of the rescuing party—an undoubted sign of success and safety—that the hermits arose from their prostrate position and dared to venture into the open. The whole party adjourned to the doorstep before Rosia's home, and Boswell with deep rumbling sounds of regret counted out five hundred dollars in very soiled notes.

"Thank you, sir," said Rosia, making a low bow to the lady of the party, and then with some embarrassment continued: "Hiram and I was talkin' it over and we wondered if you ever tasted of champagne."

Boswell glanced at Mademoiselle Vignetti. "Sometimes," he laughed. "Why?"

"Well, Hiram and me has part of a box in the house there, and we thought as how you might enjoy it a sight more than we would."

"Thank you," said Boswell. "There's nothing quite like a cold bottle when you're real thirsty."

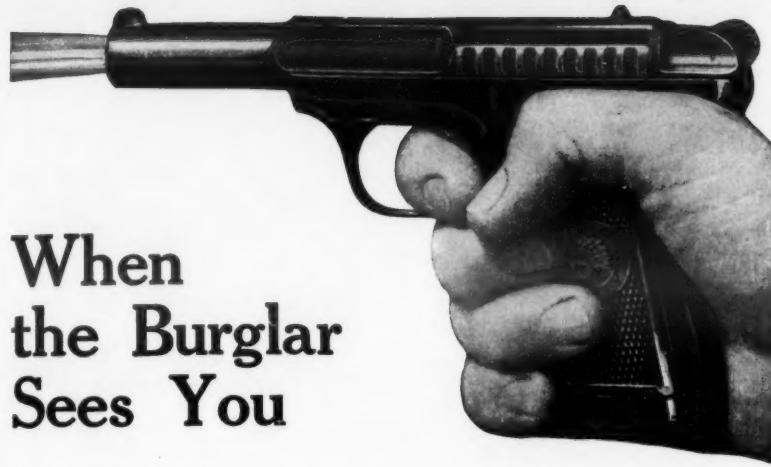
THE hermits disappeared and in a few minutes returned bearing the case of champagne, which they helped the driver of the lions' cage to load on the front seat of the chariot. And then with the warmest expressions of mutual regard the members of the party shook hands all around and the circus people started on their long drive back to Lakehurst.

The sun hung above the jagged line of pines, a great flaming ball of fire, and filled the warm, sultry air with a wonderful golden haze. Hiram and Rosia sat on the doorstep and watched the little runabout and the heavy wagon with the lions' cage crawling along toward the turning in the road that would shut them out of their sight for all time. In the fading sunlight the ground of pine needles glowed like a great carpet of burnished bronze, and through the tall, straight trees the hermits could still catch the glint of the scarlet and gold of the chariot.

"They see a lot," sighed Hiram—"those circus folk."

Rosia slowly nodded his assent, and then his glance swept across the clearing of charred stumps, and for a moment rested on Hiram's twin shack, the barn, and Floss, at peace again, browsing by the edge of the timber.

"That's right, Hiram," he said, "but it ain't 'xactly like home, is it?"



When the Burglar Sees You

THE burglar acts immediately. He is either retreating or attacking. Don't let him attack. Don't let him reach you!

Be ready. Be armed *ten times stronger* and quicker than he. Have overwhelming odds on your side at that moment—be armed with a Savage Automatic protector.

You should count on being attacked, and look to your defence *now*. Ask yourself if any arm is too modern for you when the burglar is attacking.

Are 10 shots any too many? Is self-loading too quick? Is instinctive aiming too easy?

Go to the dealer's to-day and by examination convince yourself of the Savage's absolute safety, its natural aim, its simple positive action. If you wait until after the burglar has visited you, this knowledge won't be worth so much.

"Bar" Masterson, famous western ex-sheriff, wrote "The Tenderfoot's Turn." It's a fascinating book about famous bad men and crack shots. Send us your dealer's name, and we'll send you a copy free.

YOU SHOULD SEE THE FAMOUS SAVAGE RIFLES
Your dealer will show you the new Savage .22 calibre repeating rifle, 1909 model. Price \$10. Also the Featherweight Takedown at \$25. Send to-day for free rifle book. Savage Arms Co., 8211 Savage Ave., Utica, N.Y.

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THE NEW SAVAGE AUTOMATIC

Faultless SINCE 1881

Night Shirts and Pajamas

Over One-third of Your Lifetime

Drop in at your furnisher's and ask him to show you some "Faultless" Night-Shirts and Pajamas. If he cannot supply you, send for our "Bed-Time Book," which will tell you all about the most comfortable nightwear in the world.

Look for This Label Dept. F. E. ROSENFIELD & CO.
Baltimore, Md., U.S.A.

Our day shirts are "Faultless" too.

Pipe Smokers of America!

England Sends You Another Discovery—More Vital, More Important Than Any Since Sir Walter Raleigh First Learned of Tobacco—It Adds to Economy, Convenience and Health—It Means a BETTER Smoke. England's Wise Pipe Smokers Taken By Storm!

Baron's Pipe Filler

revolutionizes pipe smoking—makes an entirely new thing of it—makes *every* pipe-smoke better than the one *best* smoke you ever had in your life.

Here's the idea—you can see for yourself without buying it or trying it that Baron's Pipe Filler multiplies your pipe-zest and gives a "great" smoke every time.

Baron's Pipe Filler scientifically loads into your pipe a "cartridge" of tobacco in such a way that each shred of tobacco stands *upright* in the bowl and *burns lengthwise*—as freely and sweetly as in the very best of cigars.

Every bit of tobacco burns down to a *dry, white ash*—avoids nicotine accumulation—keeps the pipe *dry and sweet*.

Besides, the "cartridges" hold the blend intact, instead of letting it become disarranged as in a jar or pouch. Thus, in each pipeful, you get all of the richness and flavor of the mixture.

"Worth \$30—Costs 30 Cents"

CARRERAS, Ltd., London, Eng.



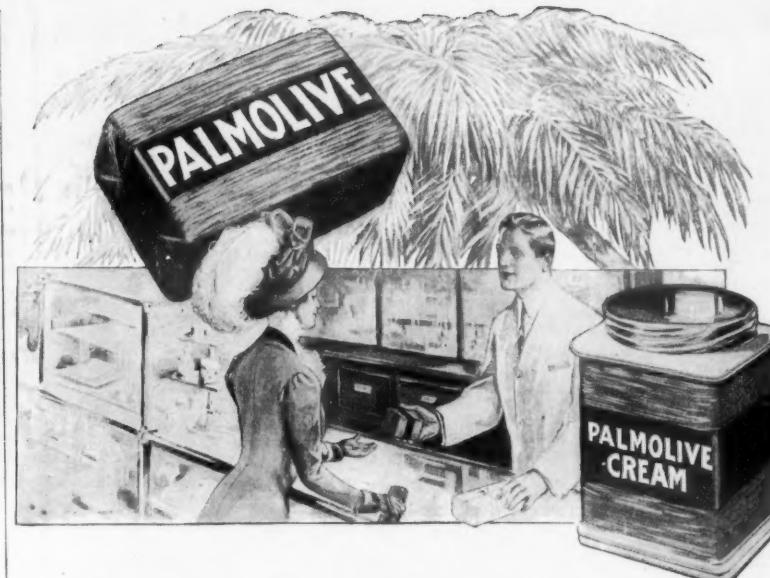
Loading a "cartridge" of tobacco into your pipe for a cool—sweet—free burning—free drawing—delicious smoke.

And It
Saves You
Money

You'll never guess what pipe-smoking really means in "cartridges"—"Crown Mixture" (1-1/2 oz. 30 cents) and "Black Cat Mixture" (Mild 1-1/2 oz. 25 cents). You'll like them! The Pipe Filler itself, 25 cents.

The better-class tobacco stores in every city can supply you. If you don't find it in your city, remit to the American Tobacco Co., ALEX. & J. BARKAU & CO., Ltd., 149 West 23rd Street, New York.

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S



A 50c Jar of Palmolive Cream Absolutely Free

JUST purchase of your regular dealer six cakes of Palmolive Soap at the regular price. Present the coupon in this advertisement at the same time and your dealer will give you a 50c jar of Palmolive Cream absolutely without charge.

Palmolive Soap, made from palm and olive oils, is the very best and largest selling high-grade toilet soap in the world. Palmolive Cream is as perfect a face cream as Palmolive is a soap.

Palmolive is the largest seller in the world today because we gave the people the opportunity to try it the first time at our expense.

We know that Palmolive Cream will win friends as instantly in the same way, and it is because of this fact alone that we dare make so phenomenal an offer and one so expensive to us.

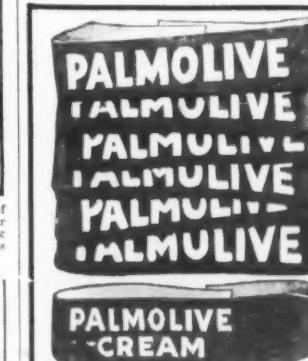
We must reimburse your dealer for the jar of cream which he will give you and it will, therefore, be necessary for him to remove the bands from the soap which you purchase and the jar of Palmolive Cream which he gives you free of charge.

We require him to return these bands with the coupon signed by you to show us that the offer has been properly accepted.

Cut out the coupon and present it today before you forget.

B. J. JOHNSON SOAP CO.
Milwaukee, Wis.

Cut Out this Entire Coupon and Take It to Your Dealer



To the Dealer:

To redeem this coupon it is necessary
1st. That the coupon be properly signed in person by the customer receiving the free jar of Palmolive Cream.

2nd. That the coupon be returned direct to the B. J. Johnson Soap Co., Milwaukee, Wis.

3rd. That each coupon be accompanied by six bands taken from the soap sold and the band from about the carton of the Palmolive Cream given free. These bands are shown immediately to the left. We will give you for each coupon a 50c jar of Palmolive Cream and two regular size cakes of Palmolive Soap.

No other instructions or authority is required by dealers in order to redeem this coupon, providing they have both Palmolive Soap and Palmolive Cream in stock.

B. J. JOHNSON SOAP CO.
Milwaukee, Wis.

B. J. JOHNSON SOAP CO.
350 Fowler St., Milwaukee, Wis.

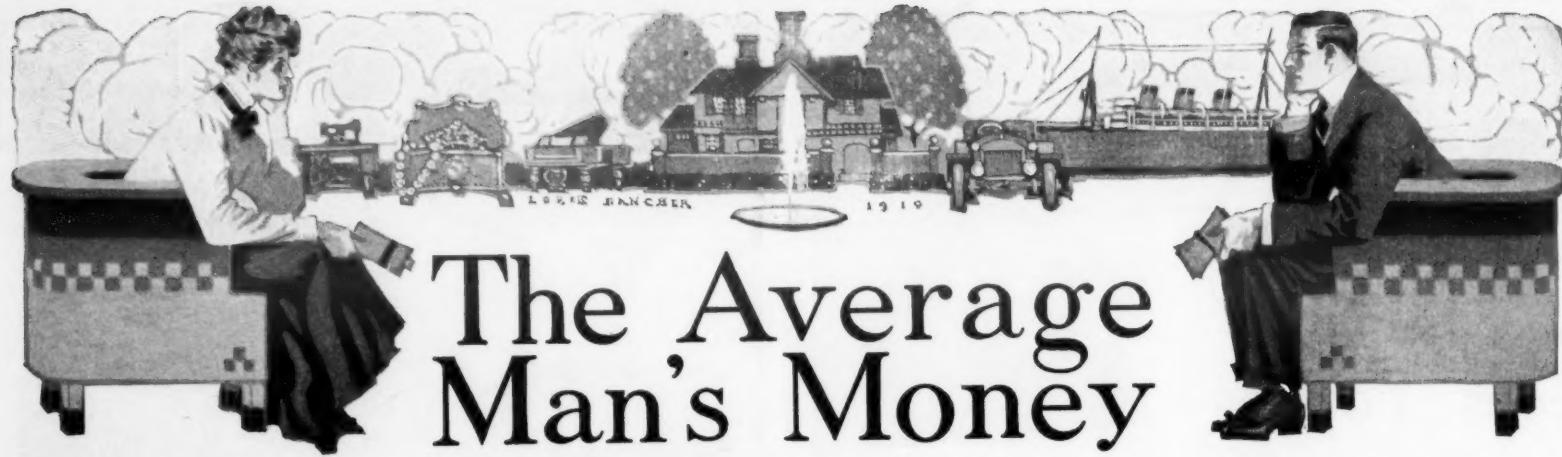
I certify that I have purchased from the dealer whose name is given below, six cakes of Palmolive Soap, and have received from him, free, a full-size jar of Palmolive Cream.

Name.....

Address.....

Dealer's Name.....

(116)



The Average Man's Money

"Netting 4.3 to 4.6"

ASIGN of returning hope for improvement in the bond market is the growing lists of bonds paying about four and a half per cent that the good investment houses are getting out. In the opinion of one old New York observer, "Western bankers anticipate a plethora of idle funds next winter, which means that money will ultimately accumulate at this center [New York City] and bring in lower rates and rising bank reserves." Of course, when this happens, the market for bonds and gilt-edged securities will grow brisk and prices will rise. The time to buy is before this winter market is at the top.

Accompanying the list of bonds below, compiled by the banking house of Henry Clews & Company, is this pertinent explanation: "The old rule of first safety to principal, and then obtaining the highest rate of interest compatible with safety, is still a good one to follow. It is recognized, however, that the railroads of to-day are not only more ably operated but that they are in infinitely better physical and financial condition than formerly, and in consequence possess decidedly greater ability to meet interest and other fixed charges."

	Present Price About	Approx. Yield
Atchison, Topeka & Santa Fe Trans. Short Line 4s, 1958.	93 1/2	4.3
Atchison, Topeka & Santa Fe adjust. mort. 4s, 1995.....	92	4.4
Wisconsin Central 1st gen. mort. 4s, 1949.....	93 1/2	4.3
Penn. R. R. Co. convertible 3 1/2s, 1915.....	96 1/2	4.4
Nat'l Rys. of Mexico gen. sink- ing fund 4s, 1977.....	91 1/2	4.4
Denver & Rio Grande 1st cons. mort. 4s, 1936.....	94	4.4
Delaware & Hudson Co. 1st lien equip. 4 1/2s, outstanding \$10,- 000,000, and due each July 1 until 1922, \$650,000.....	100 1/2	4.4
Chesapeake & Ohio Ry. Co. gen. mort. 4 1/2s, 1992.....	101 1/2	4.4
Chicago & Western Indiana R. R. Co. cons. mort. 4s, 1952.....	92	4.4
Northern Pacific-Great North- ern col. trust 4s, 1921.....	96	4.5
Rio Grande & Western Ry. Co. 1st 4s, 1939.....	92	4.5
Lake Shore & Mich. So. Ry. Co. debtent. 4s, 1928.....	93 1/2	4.5
Canada So. Ry. Co. 2d mort. 5s, 1913.....	101 1/2	4.5
Adams Express Co. col. trust debtent. 4s, 1948.....	90 1/2	4.5
Chicago, Milwaukee & St. Paul Ry. Co. debtent. 4s, 1934.....	92 1/2	4.5
B. & O. R. R. Co. Pitts., Lake Erie & W. Va. system ref. mort. 4s, 1941.....	91 1/2	4.5
Oregon Short Line R. R. Co. ref. 4s, 1929.....	93	4.6
So. Pac.-Central Pac. Ry. stock col. trust 4s, 1929.....	92 1/2	4.6

A Comparison with 1909

THE following comparison of twenty-five listed bonds with their prices a year ago is taken from the "Wall Street Journal" of October 31. It is a concrete, striking illustration of what has been said on this page before: *sound bonds are cheap*.

	Present Price October 29, 1909	De- nomin- ation
Atchison gen. 4s.....	90	100 1/2
At. Coast Line 4s.....	96	95 1/2
B. & O. gold 4s.....	98 1/2	99 1/2
Cent. of Ga. cons. 5s.....	107	109 1/2
Chicago & Alton 3 1/2s.....	71 1/2	73 1/2
C. B. & Q. joint 4s.....	95 1/2	95 1/2
C. C. & St. L. 4s.....	94 1/2	98
Col. & Southern 4s.....	95 1/2	97 1/2
D. & R. G. cons. 4s.....	92 1/2	96
Erie gen. 4s.....	75 1/2	75 1/2
Frisco 4s.....	81 1/2	84 1/2
Kan. City South 3s.....	72 1/2	72 1/2
L. S. & M. S. 4s, 1928.....	93 1/2	94 1/2
L. & N. unified 4s.....	97 1/2	99 1/2
M. K. & T. ref. 4s.....	80 1/2	85 1/2
N. Y. Central 3 1/2s.....	89 1/2	91
Nor. & West. cons. 4s.....	99 1/2	99
Northern Pacific 4s.....	100 1/2	101 1/2
Oregon Short Line 4s.....	93 1/2	93 1/2
Reading 4s.....	98 1/2	99 1/2
Roch. Island col. 4s.....	74 1/2	77
South. Pacific ref. 4s.....	94 1/2	94 1/2
St. Paul 3 1/2s, series B.....	88 1/2	88 1/2
Union Pacific 1st 4s.....	101 1/2	102 1/2
Wisconsin Central 4s.....	93	94 1/2
Average.....	91.445	92.725

*Advance.

Standard Railroad Stocks

A MAN who buys a railroad bond becomes a creditor of the company, which must pay him his interest regularly,

A Banker's Advice and How It Has Turned Out

TWO years ago a woman who had inherited \$5,000 wrote to a Boston banker of experience for advice as to investments. From his reply, dated December 4, 1908, these paragraphs are taken:

"As I look at it, there are two ways of investing money—one, most conservatively, in State or municipal bonds, or securities of that class, which do not pay large returns; or in active stocks (industrial or railroad) which fluctuate in the open market, but pay large returns.

"There are two or three bond issues of the city of New York that net, I think, a shade under 4 per cent. These might be attractive. I have recently bought some of the convertible 4s of the American Telegraph and Telephone Company which are now selling, I think, at about 94. This nets, of course, considerably more than 4

per cent. I believe the stock of such concerns as Telephone (American Telegraph and Telephone), Sugar (American Sugar Refining Company), Steel (preferred), and General Electric to be very desirable, but all these securities are selling on rather a high basis at present. Steel and Telephone, however, now net over 6 per cent, Sugar about 5 per cent, and General Electric about the same.

"I append a possible investment for \$5,000 from lists which I have before me to-day. Prices are only approximate, but the yield would be about 5 per cent. The three stocks might be cut out and good bonds substituted, but this would, of course, decrease the income."

This banker's list, with the prices of the securities November 1, 1910, and changes in price added, is given here:

Price Dec. 4, 1908	Cost	Return per Annus	Price Nov. 1, 1910	Increase or Decrease
1M City of New York 4s, 1958.....	\$1,035	\$40	99 1/2	— 40
1M City of New York 4 1/2s, 1917.....	1,045	45	102 1/2	— 20
10 shares Amer. Tel. & Tel. Co.....	1,300	80	141 1/2	+ 110.25
10 shares U. S. Steel, pref.....	1,130	70	117	+ 40
20 shares United Shoe Machinery Co., pref.	600	30	29 1/2	— 15

(in 1909) as high as 172 1/4, and as low as 134 (July 26, 1910). Sugar, a 7 per cent stock, yields, at the November 1, 1910, quotation of 119, about 5.9 per cent. Its range since December, 1908, has been between 136 1/2 and 111 1/2.

A Broker's List

AT THE same time the woman with \$5,000 wrote to a close friend who is the head of a brokerage business in Broad

Street, New York. The investments he suggested, made up of high-grade stocks and one bond, are listed below:

Stock—	Present Price About	Price Dec. 1, 1908	Return on Price Since Dec. 1, 1908	Highest Price Since Dec. 1, 1908	Lowest Price Since Dec. 1, 1908
Atchison, pref.....	5%	101 1/2	4.95	106 1/2	97
Delaware & Hudson, common.....	9%	170	5.08	200	149 1/2
Union Pacific, common.....	10%	173 1/2	5.43	219	152 1/2
U. S. Steel, pref.....	7%	117	6.19	131	110 1/2
Bond—					
U. S. Steel 5s, 1963.....		103 1/2	4.90	....	....

Obviously, an investment of this kind would need watching—both in order to take profits when the price of the stocks rose to an abnormally high level, and to find out why they dropped below cost in

and the obligation when it matures, or go into bankruptcy. On the other hand, a man who buys a share of stock becomes a part owner of the property; in case of hard times he is likely to see his annual dividend reduced, and in case of bankruptcy he runs the risk of losing all. Nevertheless, it is true that some stocks are safer investments than some bonds: when a man knows enough to discriminate he has learned about as much as there is to know about investments. The most secure railroad stocks in the United States, judged by their capacity to pay dividends over a long series of years, are these:

	Dividends Paid Consecu- tively	Present Rate	Average Rate Since Beginning Dividends
Pennsylvania.....	54	6	6.1
Ill. Central.....	46	7	7.1
N. Y. Central.....	41	6	5.8
New Haven.....	38	8	9
C. & N. W. Western.....	33	7	6
Del. & Hudson.....	30	9	6.6
Great Northern.....	21	7	5.1
C. M. & St. Paul.....	9	7	7
Canadian Pacific.....	15	8	5.4

The record of the Pennsylvania is remarkable; it has passed through four great panics, through civil war and foreign war, through hard times and threats of currency depreciation, without once failing to pay dividends.

Tests of a Mortgage

ONE of the successful life insurance companies of the United States, the Union Central of Cincinnati, advertises its extensive investments in mortgage loans. Except for \$25,000 in United States bonds on deposit with the Virginia State Treasurer, the company owns no bonds or stocks. Its resources consist almost wholly of mortgage loans—nearly fifty-eight millions, which the company says is "yielding over six per cent interest and secured by prop-

erty valued at more than two hundred million dollars—by sworn appraisement."

Unusual care in selecting these loans must have been taken, for the company says that in the twenty-five years or more it has loaned money on real estate its losses from foreclosure have been so small as to be almost negligible. How is such a result insured? What are the factors that govern investment in mortgage loans?

1. Only one-half the value of the ground, exclusive of the buildings, is permitted as the maximum loan.

2. The company's field of investment in mortgage loans is widely extended, reaching into thirty-three States at this time. In each State a limited number of counties are selected. So, the company believes, is obviated any danger of general disaster—a crop failure, for instance—that would affect the value of its loans.

3. All loans are placed through the company's own agents, who investigate the security and title, draft and execute the papers, and establish the mortgage to the company as the first lien of record.

Following this system, the Union Central has succeeded in getting better than six per cent on its money. Out of a total of over 112 millions put out on 66,290 mortgage loans since its organization, the company has taken twenty-four pieces of land, located in six States, costing at foreclosure sale about \$44,000. Anybody looking for mortgage loans as an investment should remember the rules that have guided the successful investor.

What Town Can Beat This?

A Fact and an Explanation

"TWIN FALLS, Idaho, has built a court house with funds raised on a 4 1/2 per cent basis. Twin Falls is about seven years old and is

a comparatively small community in the midst of a thriving irrigation district, and the high credit of the district speaks better than anything else of the prosperity of the inhabitants."—*The Financial World*.

"I CAME to Twin Falls last summer on a railroad train which rolled through mile after mile of alfalfa, grain, and comfortable farms. Two hotel busses were waiting, and a negro boy in buttons took my luggage. That boy himself symbolized whole abbreviated decades of social change.

"Within a few minutes I was splashing in a porcelain tub and surveying under the electric light the spacious brass bedstead, the mahogany-finished furniture of agreeable design, and with special awe recalling the rusty basin in which we had all bathed that morning on the porch of the ranch-house, the glass shelf, and the exotic wash-cloth enclosed in a paper envelope. Dinner that night was of an astonishing variety, and I strolled down the street past ice-cream soda fountains, a department store or two, grocery stores where clerks were hurrying together the Saturday night orders, and if we didn't have a play, at least we crowded into a biograph theater—fathers and mothers and tanned little children, with their tow hair bleached almost white by the intense Idaho sun—and saw automobile races in France and young Europeans skeeing in the Alps."—*Arthur Ruhl in Collier's, January 22, 1910.*

"Yours for More Money"

THEY are after it again—the Burr Brothers of the Flatiron Building, New York. Stock in their own company—Burr Brothers, Inc.—is the bait now being held out to those on the Burr Brothers' mailing list who are receiving a pamphlet entitled "Yours for More Money." From it this bit of history is taken:

"When our offering of Burr Brothers, Inc. stock was made in the latter part of 1908 we had to estimate to a large extent what this business could do in the future, but I am glad to say that for thirty consecutive months since this stock was sold dividends of one per cent on par each month have been paid, and in addition to this two extra dividends of five per cent on par were paid January 1, 1909, and January 1, 1910. These dividends we were fully justified in paying, as can be seen by the net profits of \$19,771 made in 1909."

It is explained that the board of directors of Burr Brothers, Inc. (made up of the three talented brothers who arrived in New York some ten years ago from Los Angeles, and two employees), has guaranteed 12 per cent on the stock, and that 24 per cent will almost certainly be paid.

All this is familiar—it is the stock bait used by the Get-Rich-Quick promoters. But look at their statement of assets. To back up this \$100,000 issue of stock they have:

A mailing list.....	\$100,000
Cash.....	25,666
Minor assets.....	28,989
	\$154,655
Less accounts payable.....	1,603
Total.....	\$153,052

Of course this mailing list is worthless except to the seller of gold bricks. It is the Burr Brothers' "sucker list"—the people who have bought or asked about stock in such promotions as Chicago-New York Electric Air Line, half a dozen mining companies that never developed beyond the stock-selling stage, a moving picture concern that went into bankruptcy while the stock was selling at \$4 a share, and some California oil companies that lasted only long enough for the Burr Brothers to market their stock. Now, these lesser pirates propose, as a supreme test of confidence for their dupes, to let them in on the profits derived from swindling themselves. Certain magazines of extensive circulation are carrying their advertisement, and it is probable that this latest game will succeed. The thing is astonishing. And typical.

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IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S



The Church in Our Town

This is the ninth instalment of "The Church in Our Town" letters which were received and accepted during COLLIER'S recent contest. The prize winners were published in the issue of July 2, and other letters on July 16, August 13, September 10 and 17, October 8 and 15, and November 12. The contest was suggested by the letter of a New England clergyman which appeared in COLLIER'S for April 9.

"Agin'" the Parson

ABUSINESS, a corporation, a social institution, an epoch in the life of a nation is no greater than the man at the head, who is the fountain for inspiration and achievement. The signal weakness of "The Church in Our Town" is the man who preaches.

I was nourished in The Faith and in the catechism; had the example of a perfect Christian mother, and the influence of a praying father, and have been a church-goer all my life.

I shall take from these years of church going three men in three distinct periods—my childhood, my early womanhood and the present, as examples of heads of churches which I have attended.

My earliest recollection of a minister is always associated with the color, yellow. Not because of any halo with which my childish mind surrounded him, but because of his long yellow whiskers, the yellow horse he drove and the antagonism our old yellow farm-dog had for him. I laugh as I write this, for I can see the minister's horse top the hill and hear his rattling buggy, then Old Bawly drop his tail, slink off to a corner in the haystack, wind himself up and lie down with a look that said, "That preacher again."

Even the Dog Suspected Him

EVERY one of the children in our family who was old enough to think sighed with the dog: "That preacher again." He was a circuit preacher, not of the horseback but the buggy type. His circuit was not large. The village about six miles from us was his home, where he preached three Sundays in the month and on the fourth came to us in the country. He always came on Saturday night so he would be rested for his work on the following day, and returned to his home on Monday because of his arduous duties of the previous day.

What did that mean to a family pioneering in a prairie country, with a three-room house and a lean-to? Discomfort, beds on the floor, hungry children, waiting till the preacher had been fed, extra work for the thousand times overworked mother, extra privation for what seemed luxury for another.

And what were the returns? I remember the man. I remember the head of the household, flattered by his presence, for he had been brought up in a country where, next to having a son a clergyman, was to have one a regular visitor. The minister, in what I can now call his unqualified selfishness and greed, did not hesitate to take advantage of this weakness in his host and, besides the hospitality, allowed to be tucked into the buggy the best from the meager store of the family on his return to the village.

If a word, look, or act of consideration for a member of the family was given by the man, my memory fails me. He conducted the family worship on these visits. I was impressed with the reading because of his glowering looks over the rim of his glasses at my mother and us children, as he read of the duties of wives and children in Ephesians v and vi.

The Mining Town Minister

THE second minister preached in a gold-mining town of about fifteen hundred people—a town where the mines were paying and had been for years. The people owned their homes. Teachers in the schools were paid from \$700 for beginning teachers to \$1,500 for principal. No man who worked received less than \$3.50 per day, and no man had an excuse for idleness. The people were principally English and Welsh, sturdy, intelligent, big-hearted men and women.

Although my home was not in the town, I spent much of my time there. The presiding elder of the district called on me with the request that while in the town during the summer I help in the work of the Sunday school and church, and that I make the collecting of the

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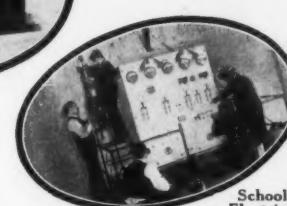
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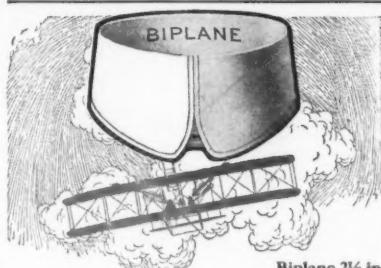
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Woman does much for the Gillette because it is her presence, her influence, that puts the emphasis on good clothes, clean linen, and a clean shave. She admires the clean, healthy skin of a man who uses a Gillette. She does not approve the ladylike massage-finish of the tonsorial artist. The massaged appearance ceased to be "class" largely because she said so.

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In ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

minister's salary my especial work, my husband's position with the mining company being the reason, no doubt, for my seeming fitness for the duty.

I had visited the public schools and had only words of praise for the efficient work being done. I went to the Sunday school. The minister was superintendent. It took my absolute knowledge that I knew the children personally to convince me that they were the same children whose work I had watched in the public schools. The only time there was any semblance of order was when they were singing and two lads, more daring than the others, sang a parody on the hymn. The superintendent tried to talk of a picnic that was near at hand and when the confusion got where he himself could not stand it, yelled, "Listen! Great Caesar's ghost, listen!"

I was interested and anxious to start on the collecting tour, not for money, but for information. I wanted to know why, in a community, generous to a fault, the minister had to go begging for his salary, when the seats of the church were full of women every Sunday evening.

I got the information and two dollars. The information summed up amounted to this: Conference year after year had "dumped" ignorant, weak, lazy ministers on the town. Protests and the yearly change of men had given the church a bad name. The man in charge was the worst yet. He couldn't preach and they wouldn't pay him for doing their own singing. He didn't even call on them and I was assured I would find him taking his afternoon nap if I stopped as I passed his place. I stopped, but there was no response to my rap. I resolved to pitch my tent on his steps until he appeared either from the outside or from within, so raised my umbrella and sat down.

The Slumbering Shepherd

PRESENTLY his wife came trailing up the narrow, dusty, hot gulch. She had made a trip of four miles in the glaring mountain sun to give a music lesson, and I had been climbing up railroad embankments and around boulders to get to those mountain homes and take from them something for nothing.

Shortly after the wife entered, he appeared from his bedroom. He said he never could sleep Sunday nights on account of the hard day's work.

The preacher of the present is one among many in a metropolis of the Northwest—a pastor of a church that pays him \$2,000 a year, hires its singers, supports a missionary in a foreign field, and is educating several foreign students for work in their own countries.

The people go down in their pockets and pay these fees just as they pay their taxes. Some go to church from force of habit. The rule, however, is a church half filled in the morning and about one-third filled at night. And I ask why should it not be so? Any man or woman who works in the world knows if he receives a salary of \$2,000 a year from a business man or firm, that he has to make good. There must be evidence of work in results. It is the major part of a minister's duty to prepare sermons, that those who hear him profit in mind and heart, and there are no returns from sermons when a man demonstrates "the faith that is in him" in a narrative sermon where he maneuvers to get Nicodemus into a tree or takes Paul to Rome. It is an easy method of preparing a sermon. A twelve-year-old child could do it.

The Need of Real Leaders

ACH year this man shows his magnanimity by resigning three months before the year is up, so if everything is not wholly satisfactory the people have an opportunity to get another man. What a pity that he might not be surprised! But the people realize that it would only be a toss-up and don't trouble to make the change.

Theological schools must learn that the church as an institution in our town needs a message—needs power. Not a message of a creed or doctrine that will satisfy a small clique that has set up a structure in which four days in the month it hears theories set forth to which it may cry, "Ay, verily!" Not a power to be reckoned by the number of church buildings that may be counted in it and presided over by an equal number of pigmy ministers, but a message and power brought to the people by men—men with red blood in their veins, with fire in their eyes and energy in their movements. Men who have brains enough to recognize the conscious needs of a people. Men with hearts loving enough to aid in establishing the right relation of man to man here, now. Men with a heart message, that will ring down the ages, with a force that is infinite and fruits that shall be eternal.

SUSAN M. KENNEDY.

Seattle, Wash.

1

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Prof. of Anatomy and Lecturer on Clinical Surgery, Memphis Med. Coll.; Member of Amer. Med. Ass'n, &c.

The writers of the above testimonials placed no restriction on their use. In deference, however, to the highest ethics of the medical profession, which deprecates notoriety, we omit their names, which will be furnished with many others to any interested inquirer.

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and obtain that piquancy so often lacking in salad dressings. Use

**LEA & PERRINS
 SAUCE**

THE ORIGINAL WORCESTERSHIRE

Soups, Fish, Steaks, Roasts, Chops, Game, Gravies, Chafing Dish Cooking, Welsh Rarebit and many other dishes are greatly improved by its use.

Imitators have always failed to get the delightful flavor of Lea & Perrins Sauce.

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IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

The Way of a Poor Man's Wife

A Missouri Housekeeper Explains Her Method of Solving the Cost of Living Problem

As will appear from the Missouri woman's statement, COLLIER's letter to her, and her second statement, the achievement in household economics told about below is unusual. But the facts are all true. And, as in the case of other notable feats, the skeptic has only to study the details to be convinced. It sets a standard to which the average manager of a home may at least approach. At the end of her first statement, the Missouri woman wrote: "What woman has done, woman can do. A record of all expenditures is the greatest aid in reducing this housekeeping business to a system. After it has been so reduced, it can be scaled up or down to fit any purse."

I.—The Poor Man's Wife's Statement

WE HAVE a good business in a country town, an average country town of 1,500, in Missouri. Last year it became necessary to put more money into the business, and we agreed to cut our living expenses to \$50 a month. Now that the year is past we find that while it took thought and planning to keep within the bounds set, there was very little sacrifice of real comfort or happiness.

An analysis of the household accounts, which, by the way, every wife should keep for her own satisfaction—and defense—shows that for the year 1909 we made the following expenditures:

The Lord's tenth	.....	\$60.00
Insurance	.....	101.26
Rent	.....	100.00
Telephone	.....	12.00
Food	.....	99.59
Clothes	.....	104.13
Fuel, light, and ice	.....	27.55
Laundry	.....	40.45
Household incidentals	.....	16.00
Pleasure	.....	39.02
Total	.....	\$600.00

Our house is a comfortable, six-room cottage, for which we pay \$100 a year. Of course, being in a country town, it is not modern in any way, although its arrangement is convenient, the rooms large, light, and cheerful. A little taste exercised in furnishing makes it an attractive home. Two people can live in less than six rooms, but we prefer to sacrifice somewhere else, and have room for a stranger within our gates without turning ourselves out of bed, dresser and closet. Some of our greatest pleasures have come in entertaining strangers and friends in our home, so part of the rent should, if justice were done, be charged to the pleasure account.

A house telephone is almost a luxury, but not quite. When a woman's time has any value the telephone pays in the saving of time. Then one's shoes and street clothes last twice as long when one can keep them in during bad weather.

The allotment for food seems small, but nothing essential to health or happiness was sacrificed on the altar of economy. This sum of \$99.59 includes every item of food for the year. We do not keep cow, pig, or chickens, and we make no garden: everything was bought in small quantities at the somewhat lower prices which prevail in a small town. It does not pay to buy in quantities for a very small family, for the spoilage and waste far outweigh the saving in price. Even flour will pack if bought in too large quantities. It is safe to say that in the entire year not one thing was wasted. No more food was prepared than would be eaten, and all left-overs were used in some way. Dinner, the most important meal, was served at six o'clock, and consisted usually of soup, meat, one vegetable, or two if soup were omitted, bread and butter, a relish of some sort, fruit or a simple pudding, varied by pie in winter or an ice in summer, and occasionally cake. Breakfast always consisted of a cereal, with bread and butter and one other dish, usually eggs, unless they cost more than twenty cents a dozen; sometimes bacon, ham, or a left-over. Luncheon was a very light meal, only fruit with bread and butter. This plan was not changed for our most distinguished guest, except for the addition of tea or coffee, which we do not drink habitually. If a friend, dearly beloved, came to us we served our favorite dishes and honored him with our prettiest china, but that was all.

One loaf of bread from the bakery each day would have afforded scant supply and would have cost \$18.25; we used, instead, 200 pounds of flour for the year's supply, for which we paid \$7.10, and so had better



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**Illustrated Songs
 Burlesqued in the Home**

Selections from "Where the Daisies Bloom" showing how you can work up illustrated songs with snap-shots of your friends, and show them, greatly enlarged on a sheet or screen, by means of the

Mirroscope
 IMPROVED 1911 MODEL

A gale of laughter will greet the singing of this song or any other, in your home, before your family and friends, if you illustrate it in burlesque with the Mirroscope.

If you use snap-shots of two people known to all the company, the conjunction of picture and song can't fail to be funny—whether the poses are appropriate or not.

You can pose your subjects or catch them unawares, or combine pictures taken at different times. You can use post-cards or clippings—as they are, or with heads cut from family photographs. Many other ways will suggest themselves to anyone of ingenuity.



Mirroscope Model 00, equipped for electricity; is also made for gas and acetylene

Many other ways in which you can use the Mirroscope

To illustrate a great number of guessing-games, such as "Autograph Ghosts," advertising trade-marks, popular proverbs, names of books, etc.

To show Kodak, post-card and other collections; to burlesque familiar songs; to illustrate vacation experiences; for plays and charades in miniature.

The Mirroscope has unlimited possibilities for amusing and instructing children, such as—Geography lessons illustrated by views of cities, mountains, national costumes and famous buildings; history lessons; illustrated folk-lore; fairy stories, Mother Goose, etc.; natural history talks, showing pictures of birds, flowers, fish or animals.



How the Mirroscope Enlarges Small Pictures

Three Mirroscope Styles: Gas and Electric for town or city; Acetylene for farm, country home, camp or seashore.

Six Sizes in Each Style: Four Standard Sizes: \$7.50, \$10, \$15, \$20 (80% of our sales are in the \$15 and \$10 sizes).

Two Toy Sizes: \$3 and \$5. While not as large or elaborate as the standard sizes—these instruments are reliable, well-constructed and a great source of enjoyment to the youngsters.

Sold by Photo-Supply and Hardware Stores, and by Photo Departments of Dry Goods, Department and Toy Stores.

For your protection every instrument is plainly stamped with the word "Mirroscope." If your dealer does not handle, accept no substitute, as we can readily ship the Mirroscope you select, express prepaid, on receipt of price. In Canada add one dollar to cover duty and express prepaid.

Write for Free Booklet: "Mirroscope Entertainments." Many forms of Mirroscope entertainments described in detail by Mirroscope enthusiasts. Many others suggested—several never before published. Complete catalog and price-list of all 1911 Mirroscope Models.

The Buckeye Stereopticon Company

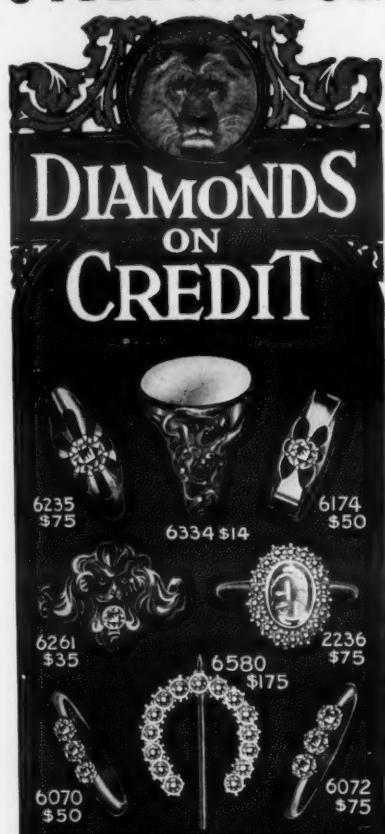
Manufacturers of Mirscopes and High-Grade Stereopticons for Educational, Scientific and Amusement Purposes

501 Sackett Ave.

Cleveland, Ohio

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J·M·LYON & CO.



**The Best of Xmas Gifts—
A DIAMOND**

Is there any gift so acceptable, so much to be desired, or so permanently valuable as a really fine diamond.

20% Down 10% Per Month

Convenience in paying is one of the Lyon advantages in buying Diamonds. Of equal importance is the saving and their superior quality. Lyon Diamonds are perfect, Blue-White and we guarantee price cannot be duplicated within 20% by local jeweler. Lyon Diamonds are imported in the "Rough," cut and polished in our lapidary, saving you the import duty and middlemen's profits. Guarantee certificate of value accompanies each sale and provides for exchange at full value. Goods sent prepaid for examination. Handsome catalogue No. 24 free.

Write for it, Now.

10% Discount for Cash



J·M·LYON & CO.
71-73 Nassau St.
New York City

bread and more of it. Less than 100 pounds of pastry flour furnished cake, pie, dumplings, and biscuit. Butter of excellent quality and full weight could be had for an average price of 25 cents a pound the year through, and one pound lasted a week. Eggs during the year ranged from 12 to 29 cents a dozen; whenever they passed the 20-cent limit they only appeared incorporated in pudding, pie, or cake.

The trust stalked around our meat markets, as it did everywhere, but by careful buying all waste was avoided, and the record shows that meat for the year cost \$20.05; beef, pork, and veal, \$15.70; chicken, \$3.60, and oysters, 75 cents. Vegetables and fruits were very cheap when in season, and not to be had when out of season. About 100 pints of various fruits were canned in their season, just a few of each kind, and, with the ever-present apple, lasted more than a year.

In a country town clothes are not a very important matter. Good material, neatly made, well-fitting, satisfies every requirement; style is out of the question, unless one can be content with cheap material, which good taste forbids, or can afford to discard garments before they are worn. We wear our clothes easily, and they almost never wear out. My husband always has a nice business suit for dress—imagine attending a function in a town like this garbed in the full dress suit which lies wrapped in tissue paper in the bottom of a trunk!—which in its turn becomes a business suit in reality and is replaced by another of the same sort. The new overcoat is kept for best until the other is worn too much to use at all, when another must be bought. For myself, one neat gown answers for church and all social occasions, and plenty of wash blouses with a well-hung skirt answer every other need.

The clothing allowance this year was cut less than any other, for long ago we decided that too much thought for raiment parted ways with peace and happiness, and we reduced the matter to a system and dropped the "anxious thought" the Good Book warns against. Nearly every year each of us has one large item of expense.

Last year my own was a cloak and the husband's a suit; this year his will be an overcoat and mine a dress. Fifty dollars will be the outside limit for these two, and the remainder of the allowance will provide everything else for both of us—shoes, gloves, hats, and underwear.

The amount for fuel, light, and ice is much too small for the average community, but circumstances account for it. We use natural ice, put up at home, and therefore cheap, and twenty pounds daily runs a small refrigerator and leaves some to use on the table and freeze a quart of sherbet occasionally. We use gasoline for cooking almost the year round, as it is much cheaper than any other fuel. With care, less than a gallon a week is sufficient. We are able to buy coal on the bank, and wood is abundant and cheap; the house is arranged so that one fire heats the living rooms except on severe stormy days.

The schedule of expenditure shows no provision for the doctor, but then he did not get any of it. With plain food, simple living, and regular hours, we had no occasion to consult him. In almost ten years of married life we have never had a doctor in the house professionally, and very rarely have gone to one for a prescription. However, in former years we had both paid heavy tolls to the profession.

The household incidentals include all house expenses that are not classed anywhere else. That sum provided soap, matches, cooking utensils, sheets, stove polish, and lamp chimneys; it cleaned a watch, sharpened a lawn-mower, and put up a stove; it beat rugs, mowed the lawn, and did many other small jobs.

Pleasure is not an accurate term for the last item of expenditure. To that account was charged all luxuries as well as pleasures—everything that we might have done without. Living in a small place, the theater and concert are eliminated, and we are forced to depend on books, magazines, and music for most of our pleasure, and a large part of the account was due to those things. Gifts and the expense of entertaining our friends, aside from the regular household bills, were classed under this head. A set of cut-glass sherbet cups made one item; sherbet cups are really a house incidental expense, but when we consulted our damask, solid silver, French china taste and selected cut-glass ones, they became a luxury instead of a utensil, and were a pure pleasure.

We kept no record of friends entertained in our home, but there were twenty-four that we can recall, and the visits varied in length from a single day to a week, but none exceeded a week. Guests make very

The Junior Tattoo

A Gentle "Time To Get Up" Reminder

The old alarm clock was large and homely. In size and appearance it reminded one of a kitchen dish pan. As for carrying it with you on a journey—as well carry the parlor mantel clock.

But a new era in alarm clocks has arrived. A clock with a name is for sale. It is large enough for the house and small enough for the traveler. Carry it wherever you wish. At the journey's end you will find it still ticking, uninjured and exact.

Its alarm is insistent—not loud. Disregard, if you will, its first warning. A few seconds later, it insists again that you arise. You refuse. Soon its warning peals forth again and it will continue at intervals of 20 seconds for 5 minutes or until you turn the silent switch.

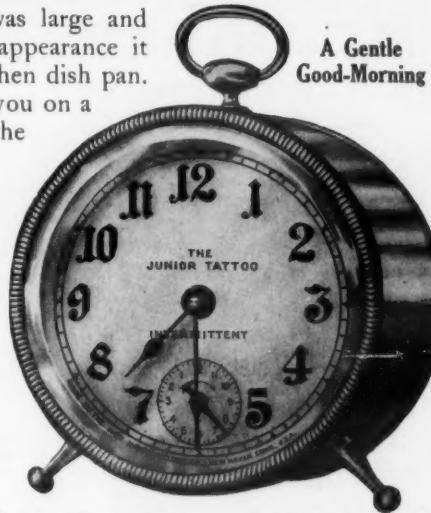
One alarm clock used to be considered sufficient for a home. Its fire alarm gong pealed forth at unearthly hours, generally waking everybody in the house. So long as such a clock can be bought for \$1.75 every house should have several. For your own room, for the guest room, for the maid, the cook, the stable and the garage, the Junior Tattoo is a valuable addition.

The Price of the Junior Tattoo is \$1.75 (in Canada the purchaser must add the duty). In rich red or black leather case, it costs \$3.00. Nearly all dealers sell it. If you can't buy it in your own town, send us the price and we will ship, delivery charges prepaid, as many as you wish, provided you give us your dealer's name.

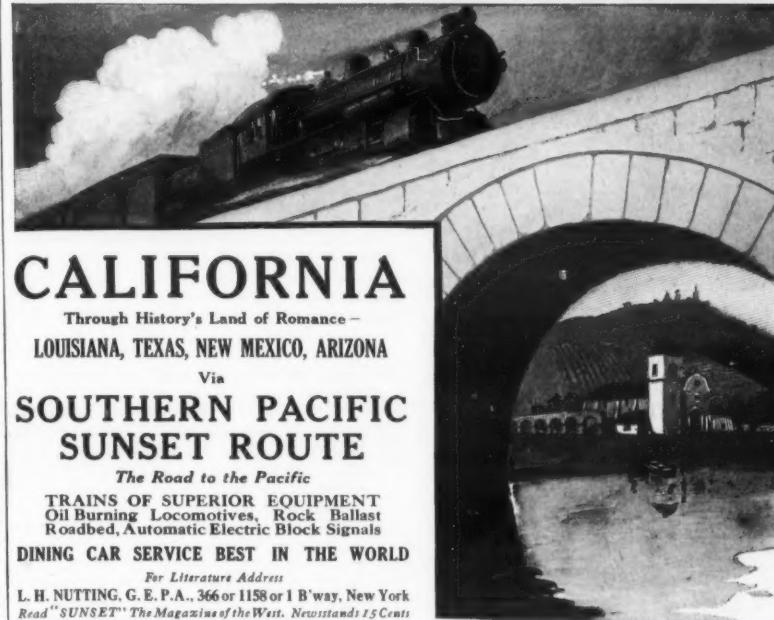
Send for our amusing, interesting short story, "The Uprising of John Hancock, Salesman," free, with a full description of the clock, if you send your dealer's name.

Dealers wanted everywhere. Have you seen our monthly trade paper, *The Junior*, edited by Charles, the shipping clerk.

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN. 127 Hamilton St.
U.S.A.



Actual Size. Hardly larger than an ordinary watch



CALIFORNIA

Through History's Land of Romance—
LOUISIANA, TEXAS, NEW MEXICO, ARIZONA

SOUTHERN PACIFIC SUNSET ROUTE

The Road to the Pacific

TRAINS OF SUPERIOR EQUIPMENT
Oil Burning Locomotives, Rock Ballast
Roadbed, Automatic Electric Block Signals

DINING CAR SERVICE BEST IN THE WORLD

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Read "SUNSET" The Magazine of the West. Newsstands 15 Cents

THE STEPPING-STONE TO WEALTH

is the systematic saving of money. You and members of your family can easily cultivate this admirable habit by putting a dime in

Grab's Keyless Basket Bank

every day. You'll be surprised to see how fast the money accumulates. Deposit of each coin registered automatically. Capacity, \$30. Bank opens when \$5 multiple thereof has been deposited. Cannot be opened otherwise than by a key. Steel, polished copper finish. Size 2½ x 3½ inches. Price, \$1.00, prepaid in U. S. Money back if not satisfactory. Order NOW.

VICTOR M. GRAB & CO., B 22 Ashland Block, Chicago, Ill.



AUTOMOBILE JACKETS BLIZZARD PROOF

Outsides texture so closely woven it resists wind and wear alike. Lined with wool fleece that defies the cold. Snap fasteners, riveted pockets.

PARKER'S Arctic Jacket

Registered in U. S. Patent Office
Better than an overcoat for facing cold and work together. Warm, durable, comfortable. Ask your dealer, or send postpaid on receipt of \$3.25.

JOHN H. PARKER CO., Dept. 72
25 James St., Malden, Mass.



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Berry Brothers' Varnishes

FOR ALL KNOWN PURPOSES



We honestly believe there is no varnish user, at present unaccustomed to our goods, whom we cannot materially aid, either by an improvement in his finishing or by a decided reduction in his cost of finishing.

This statement applies to all classes of users—painters, decorators, architects, owners of homes or other buildings, and the thousands of manufacturers who use varnishes, japs and lacquers in finishing their products.

It probably applies to YOU, directly or indirectly.

If it does, if your money is paying varnish bills of any kind—no matter how far you may be removed from the actual use of the goods—send for our free book, "Choosing Your Varnish Maker." It will at least stir your interest in an important subject that far too many business men have neglected.

Among our hundreds of special products there are the following

FOUR LEADING

ARCHITECTURAL VARNISHES

supplying every varnish need for good finishing in homes and other buildings.



For finishing floors in the most durable manner possible. Its quality has made it the best-known and most widely used of all varnishes. There is no substitute.



For the finest rubbed (dull) or polished finish on interior woodwork. It has for years been the standard to which all other varnish makers have worked.



For interior woodwork exposed to severe wear and finished in full gloss, such as window sills, and sash, bathroom and kitchen woodwork. Stands hot water, soap, etc.



For front doors and all other surfaces exposed to the weather. Dries without catching the dust and possesses great durability under the most trying weather conditions.

Berry Brothers' Varnishes for painters, decorators, the home, and architectural purposes are sold by dealers wherever good varnish is used. Look for the label and insist upon getting it.

Our representatives will call on any manufacturer interested in better finishing and reduction of finishing costs. Let us help you solve your varnish problems.

BERRY BROTHERS, Ltd.

Established 1858

Largest Varnish Makers in the World

Address all Correspondence to DETROIT

Factories: Detroit, Mich., and Walkerville, Ont.
Branches: New York, Boston, Philadelphia, Baltimore, Chicago, Cincinnati, St. Louis, San Francisco.
Dealers: Everywhere.

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little difference in household expense under these circumstances.

II.—The Skeptical Editor's Letter

DEAR MADAM—We have all been much interested in your manuscript, and should be glad to use it if we could get a few more details. One item in your list of the year's expenses is "Food, \$99.59." To some of us, this figure has seemed impossibly small, since you say definitely that you had no garden, kept no pigs, and had to buy absolutely everything that went on the table. This figures out at a fraction over 27 cents a day. You say that you have entertained a number of guests, and you give some details as to the materials purchased to supply the table. Perhaps you could give us in greater detail the items in the days' menus, together with their cost. It is hard for any one living in the city to believe that certain items of living cost can be so small as you have set down here.

Very truly yours,
THE EDITOR OF COLLIER'S.

III.—The Poor Man's Wife's Second Statement

SINCE your letter of July 27 I have footed up the food account for the first half of the current year and was much astonished to find it below the average for last year. The figures are as follows: January, \$6.61; February, \$7.83; March, \$8.04; April, \$4.50; May, \$7.65; June, \$12.28—a total of \$46.91, or \$7.82 per month. The June expense was out of proportion because I preserved a crate of strawberries (\$2.75) and entertained three people for a week and two others for three days.

In my statement I gave in outline the daily menu, but it is difficult to go into detail on the cost of a single meal; the fractions can not be accurate. What part of a bushel will three medium-sized potatoes be? The daily meat bill is 7 or 8 cents. A rib roast for which I pay 30 cents will be served hot, cold, and in made-overs, making usually four meals. A pork roast will average about the same. Two short-cut steaks will make two meals. The tough ends make a stew or meat pie the second day. A can of salmon or a jar of dried beef costs 15 cents, and each will be good for two or three meals, if prepared in different ways. A two-pound broiler, 26 cents, will make three meals—two fries and one stew. A rabbit, 5 cents, will make two meals, one scalloped and one creamed. Fried ham and oysters—the most expensive meat items—cost 15 cents and 20 cents, respectively, for a meal. Bread last year cost \$7.10, less than 14 cents per week, 2 cents per day. Flour is cheaper now, and if the price (\$3 per hundred-weight) holds, bread this year will be 11½ cents per week. Butter was 25 cents a week, 3½ cents a day. Fruit was 5 cents a day. I bought white cling peaches, canned them in sirup (without stones), and though I paid what was considered an extortionate price even for such fine peaches—\$1.40 per bushel—they cost 6 cents per pint jar, and each jar made two meals for us two. Strawberries, bananas, oranges cost more; apples, blackberries, gooseberries, plums, less. Fruit for dinner would be 3 cents and for lunch 2 cents. Jersey milk, one pint, is 2½ cents per day. Cereal for breakfast costs less than 1 cent. That makes the average daily expense read: Bread 2 cents; butter, 3½ cents; meat, 8 cents; fruit, 5 cents; milk, 2½ cents; cereal, 1 cent; vegetables, 3 cents; eggs (or equivalent), 2½ cents; total, 27½ cents.

It is a little difficult to prove one's veracity at such long range, but if any of the doubting Thomas committee will accept an invitation to our table he will be not faithless, but believing. He may have to eat:

Cold roast beef, 8 cents; fried sweet corn, 7 cents; bread and butter, 3½ cents; peach sherbet, 3 cents; total, 21½ cents.

Cream tomato soup, 2 cents; escalloped bunny, 3½ cents; browned sweet potatoes, 4 cents; bread and butter, 3½ cents; mince pie, 4 cents; total, 17 cents.

Roast pork, 8 cents; baked beans, 3 cents; cabbage salad, 2 cents; bread and butter, 3½ cents; jellied apples with nuts, 3 cents; total, 19½ cents.

Boiled ham, 10 cents; creamed potatoes, 2 cents; strawberry preserve, 3 cents; bread and butter, 3½ cents; grape ice, 3 cents; total, 21½ cents.

These portions would provide for one guest; at our house it is best to be ready, for the gude-man frequently phones at the last minute that he is bringing a friend with him.

Sometimes I think I am an extraordinary manager, but we have a modern hotel in this town, with steam heat, running water, electric lights, and they charge \$15 a month for room and board; and they run a hotel to make money, while I plan simply to pay for raw materials.

**Real Food
Clean and Fresh**

DON'T think of Uneeda Biscuit as a mere lunch necessity, or as a bite between meals.

Uneeda Biscuit are the most nutritious food made from flour, and are full of energizing, strength-giving power.

Uneeda Biscuit are always crisp and fresh and delicious when you buy them. Their sensible, dust tight, moisture proof packages prevent the unclean, tough condition so common to ordinary crackers.

NATIONAL BISCUIT COMPANY

(Never sold in bulk)

5¢ for a package

Prosknit
Summer Underwear
For Men For Boys

Makes a boy
feel like a man;
makes a man feel
like a boy.

Shirts and Drawers	Per Garment
For Men	For Boys
50¢	25¢
Union Suits	Union Suits
\$1.00	50¢

Illustrated "Prosknit" Booklet sent on request.
Chalmers Knitting Company
Amsterdam, N. Y.
All "Prosknit" has this label

KREMENTZ

Any man, every man, all men
would appreciate the

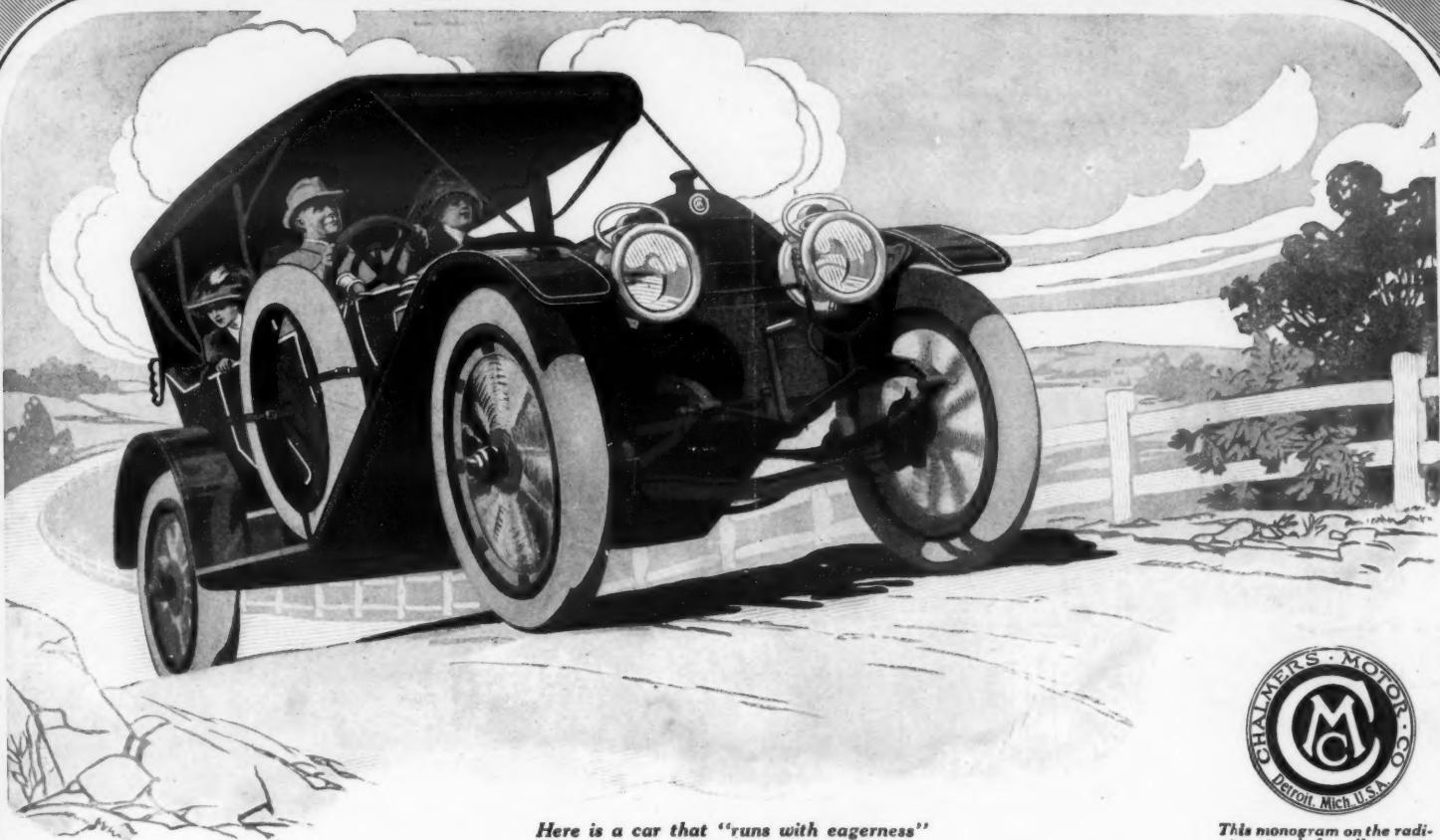
ELGIN WATCHES ON CREDIT

\$145 Buys This 17-Jewel Elgin
in a Fine 20-Year Gold Filled Case
Sent Prepaid on FREE TRIAL at Our Bed Rock Wholesale Price

BIGGEST BARGAIN EVER OFFERED
ONLY \$1.00 a Month

Our Elgin Watches are so well known and our CREDIT PLAN so easy that no matter where you live or how small your wages, **WE WILL TRUST YOU**, so that you and every honest man and woman can own a Diamond or High Grade Elgin Watch in a beautiful Guaranteed 25-year Gold filled Case and wear it while paying for it in such small payments that you never miss the money. **WRITE TODAY FOR OUR BIG FREE WATCH AND JEWELRY CATALOG**. It tells all about our easy Credit Plan and how we send Elgin 19-Jewel B. W. Raymond and 21 and 23-Jewel Elgin Veritas everywhere on Free Trial, without security or one cent deposit. **Positively Guaranteed to Pass Any Railroad Inspection**.

HARRIS-GOAR CO. THE HOUSE THAT SELLS MORE ELGIN WATCHES THAN ANY OTHER FIRM IN THE WORLD
DEPT. 1412, Monadnock Bldg., CHICAGO, ILL. Or, 1412 Walnut St., KANSAS CITY, MO.



Here is a car that "runs with eagerness"



This monogram on the radiator stands for all you can ask in a motor car.

Always at Your Service

A good motor car asks no favors of the weather. The day has passed when owners of automobiles pack their cars in moth balls with the first descent of Jack Frost.

With the arrival of the bracing cold and snowy days, ninety-two per cent of Chalmers owners put on windshields, tops, chains, gloves, warm coats and robes, and—"go to it." It's great.

With top and side curtains, warm robes and a "hot iron," any car is comfortable all winter long for all members of the family. People don't "wait till spring" any more to buy cars. An automobile is a twelve-month proposition and as serviceable in saving time in one season as another.

In fact, in winter, when street cars are so often tied up, when they are always crowded and filled with bad air, is when many city dwellers appreciate their cars the most.

Who's afraid of a ride in the stinging winter air? Or who's afraid of a little battle with a snowstorm? Modern men are not mollycoddles because they refuse to wear iron clothes and carry a sword and because they insist on a bath every day. A drive to business with the thermometer below freezing is the sort of an experience that makes you feel like licking the stuffing out of your day's work and taking a fall out of your biggest problems.

The wisest buyers purchase cars in the fall and winter. Then they are ready for use when the warm days come to tantalize you into the country.

Figure out what the interest would be on the price of a car between now and next spring. Only the price of a good dinner. What is that compared with the service the car could render you in the meantime?

Besides, if you order now you are sure of having your car when you want it the most. There is always a time in the spring when every one wants cars all at once. And many are always disappointed.

Leaving our own interests out of the question we want to tell you frankly that if you are going to buy a 1911 car at all, now is the best time to place your order.

So far as Chalmers cars are concerned they are built on a quality, not a quantity basis. A good many people who wanted Chalmers cars last year were disappointed, because they waited too long to place their orders. Our dealers are ready to show you the new models at your convenience. Catalogue D on request.

"It Runs with Eagerness"

That is what the owner of a Chalmers "Forty" said recently, describing his car.

A telling phrase that! It describes better than any we ever heard the peculiar charm of a "Forty." We could talk to you by the hour giving you the statistics of this car, the cold reason-why facts of it—bore and stroke, wheel base, frame dimensions, length of springs and all that. And in all these things this car is the equal of any made.

And yet that wouldn't give you an adequate idea of just what this car is. Beyond the design, the steel, iron, wood and rubber, there is still a great something in this car which dimensions and materials cannot account for—an intimate, human quality. "It runs with eagerness."

People are all made of exactly the same materials. In general features they are all alike. Yet some are "different." There is about some a something you can't explain by external terms—a personality, a superiority which rises from within, from reasons unexplained.

A Chalmers "Forty" among automobiles has that rare quality. A quality of youth and life and unflagging energy. "It runs with eagerness."

A great many very particular people agree that there is no more beautiful car, either in line or in finish than the Chalmers "Forty." The price of \$2750 includes Bosch magneto, Prest-O-Lite tank and gas lamps. If you want high power, maximum seating capacity and some of the final words in lines and finish, then you really should see this car.

Any Good Car a Good Investment

There are many good cars made nowadays, and any good car is a good investment. Yet we honestly believe that Chalmers Cars offer the best value for the money of any on the market. Compare them with others. Comparison has sold more Chalmers Cars than all our advertising. If you can possibly afford a motor car, don't put it off any longer but go and buy one. We hope it will be a Chalmers; but whether it is or not, don't deprive yourself and your family any longer of the pleasure that by right is yours and theirs. There is nothing that you could invest the money in that will pay you such a big dividend in the saving of your time in business and the saving of your health for years, as the purchase of a motor car. A good thing is a better thing the sooner you get it. Make your family happy tonight by telling them that you have made up your mind to get that motor car you have been talking so much about, namely—a Chalmers.

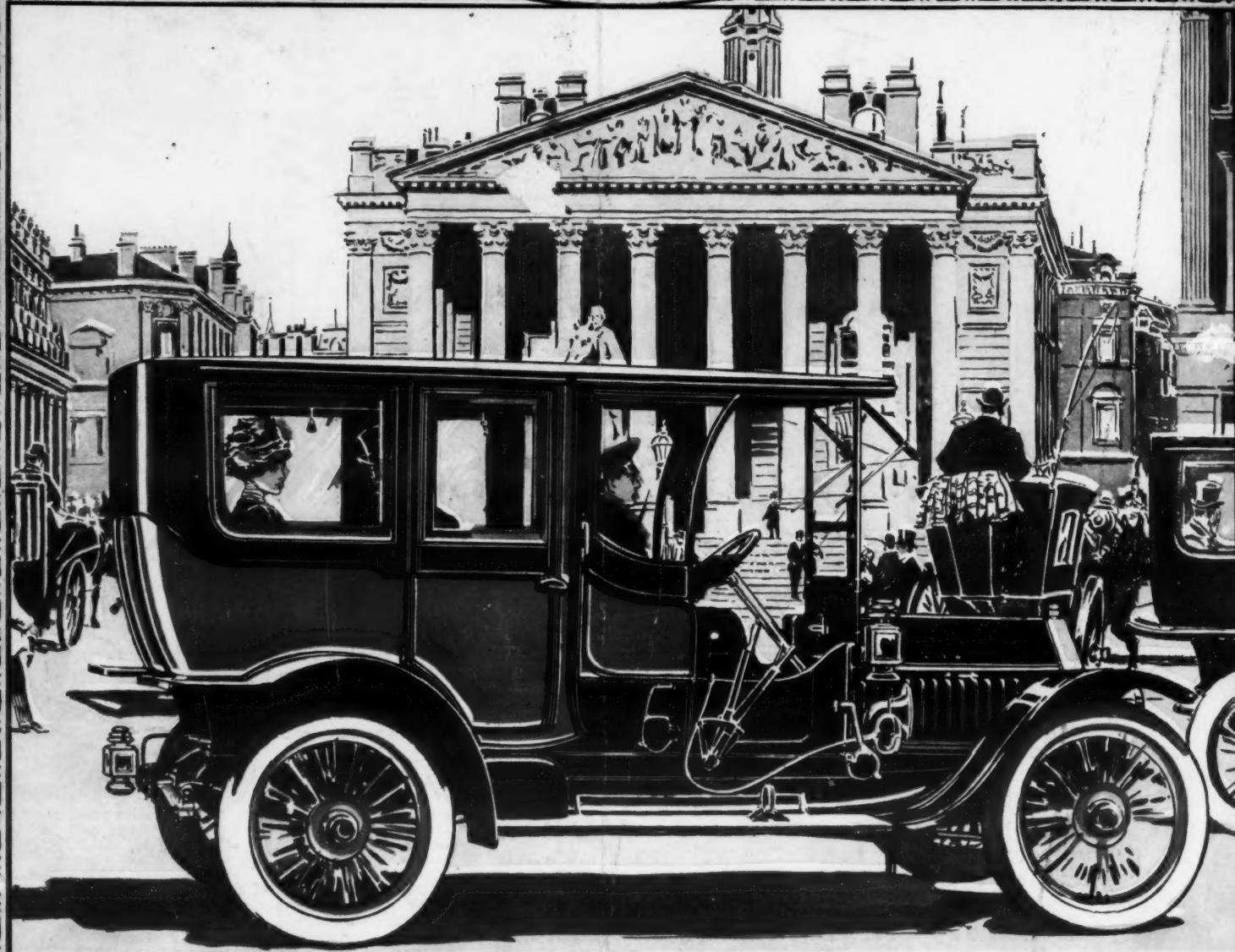
CHALMERS MOTOR COMPANY, Detroit, Michigan

(Licensed under Selden Patent)

SILENCE

Peerless

COMFORT



The embodiment of all that
is requisite and desirable
in motor-car construction

... Catalogue J sent on request ...
The Peerless Motor Car Company
2435 East 93rd St Cleveland Ohio